



U.S. Small Business
Administration

LOUISIANA EDITION 2019-2020

Small Business

RESOURCE GUIDE

A photograph of three construction workers wearing white hard hats and high-visibility yellow safety vests. They are standing on a construction site, looking at and pointing to a set of blueprints spread out on a metal railing. The background shows a brick wall and some construction equipment.

**How to
Grow Your
BUSINESS**
in Louisiana

LOUISIANA

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Hudson Initiative
Veteran Initiative



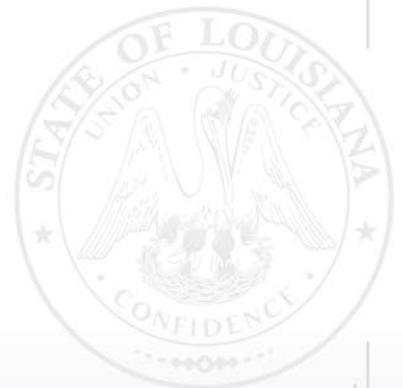
ACCELERATING GROWTH

Economic Gardening
CEO Roundtables

From entrepreneurial startups to small business growth and expansion, Louisiana offers a comprehensive array of educational, managerial and financial programs that cultivate opportunities.

By connecting to other local, state and federal resource providers, we deliver a robust ecosystem that supports small businesses and entrepreneurs at all stages of development. You can see why opportunity doesn't knock — it lives here.

Explore the resources and opportunities available to help you grow your business at
OpportunityLouisiana.com/SmallBizPrograms



LED | LOUISIANA
ECONOMIC
DEVELOPMENT
[OPPORTUNITYLOUISIANA.COM](https://OpportunityLouisiana.com)

CONTENTS



Louisiana 2019-2020



Local Business Assistance

- 8 National Success Story**
Rebecca Fyffe launched Landmark Pest Management with the help of the SBA-supported Women's Business Development Center.
- 11 Local SBA Resource Partners**
- 13 Your Advocates**
- 14 How to Start a Business**
- 19 Write Your Business Plan**
- 22 Programs for Entrepreneurs**
- 23 Programs for Veterans**
- 24 Local Success Story**
Pontchartrain Partners established itself in emergency and disaster recovery, helping rebuild the New Orleans flood protection system in the aftermath of Hurricane Katrina with guidance from the SBA.

Funding Programs

- 26 National Success Story**
With the help of a 7(a) business acquisition loan of \$1.1 million, Mark Moralez and John Briggs purchased Printing Palace in Santa Monica becoming small business owners.
- 29 Need Financing?**
- 30 SBA Lenders**
- 34 Investment Capital**
- 35 Federal Research & Development**
- 36 National Success Story**
Forest Lake Drapery and Upholstery Fabric Center in Columbia, South Carolina, rebounds thanks to an SBA disaster assistance loan.
- 38 National Success Story**
Three Brothers Bakery weathers two hurricanes with the help of the SBA's disaster assistance program.
- 40 SBA Disaster Loans**
- 41 How to Prepare Your Business for an Emergency**
- 42 Surety Bonds**
- 44 Assistance with Exporting**

Contracting

- 45 National Success Story**
Evans Capacitor Co. of Rhode Island, a leading manufacturer of high-energy density capacitors, gains contracting success with SBA assistance.
- 48 SBA Certification Programs**
- 49 Woman-Owned Small Business Certification**

ON THE COVER Left to right: James R. Washington III, Danny Blanks, and Barlow Cook, photo courtesy of Pontchartrain Partners

A man in a dark jacket and white gloves is holding a large, clear glass sphere in a workshop. He is looking up at it. In the background, there are other people working and various tools and equipment. The workshop has a corrugated metal ceiling and wooden workbenches.

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We have all heard the phrase “content is king.” Creating rich, engaging, and inspiring content differentiates your brand in the marketplace. But who has time to focus on anything other than running their business?

Narrative works with you to develop the tools to tell your story across all media platforms. Powerful and authentic storytelling helps you stand out. It inspires action. It creates an emotional impact and forges enduring relationships. It separates you from the competition.



NARRATIVE

— BY NEW SOUTH MEDIA —

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For more information, visit www.BankWithFidelity.com or contact **Donald Peltier**, Vice President, SBA Lending at Donald.Peltier@BankWithFidelity.com or 985-612-2755.



www.BankWithFidelity.com

* Information based on number of approved loans and accurate as of June 1, 2019.



Small businesses **power** our economy.

The SBA **powers** small businesses.

Whether you dream of transforming your business idea into a thriving company, growing your customer base, or expanding into new markets or locations, the SBA is here for you. We offer programs, expertise, and access to capital that will empower you to take your small business to the next level of success.

Stop by your local SBA office or visit SBA.gov to learn how you can move your business forward with confidence.



U.S. Small Business Administration

GET TO KNOW
THE SOUTHEAST
LOUISIANA

Women's Business Center

WE HELP BUSINESSES LIKE YOURS GROW

Our Services

Business Planning

Financial Management

Growth Strategies

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Capabilities Presentations

Buyer-Supplier Matching Events



225-500-1100
www.selawbc.com

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Women's Business Center Director
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The Southeast Louisiana Women's Business Center is a program of Good Work Network

*Speak with an
advisor today!*

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District Director Letter

Welcome to the 2019-2020 edition of the U.S. Small Business Administration's Louisiana Small Business Resource Guide. There really is no magic formula for what to do and what path to take in business. The decisions you make directly influence the success of your business. This freedom is the best thing about being in business for yourself. As long as you are making decisions based on your own goals and values, there really is no wrong answer. What this means is not all solutions fit everyone. There are no two small businesses that are alike. Even the same types of businesses in the same geographic area will be different because of the individuality of the small business owner. This diversity of thought is the principle strength of small business and the key to long-term success. Because every small business is different, the SBA Louisiana District Office continually evolves to meet the needs of our clients.

The SBA helps make the American dream of small business ownership a reality. We are the only federal agency dedicated to helping our 30 million small businesses start, grow, expand, and recover after a disaster. We work with an extensive network of business advisers and lenders to help Louisiana's 447,000 small businesses at every stage of development.

Across Louisiana in the last year, we empowered the state's small businesses to:

- Find an ally, advocate or mentor via the 21 local locations of our SBA Resource Partners, including SCORE, Small Business Development Centers, Women's Business Centers, and the Veterans Business Outreach Center, all powered by the SBA.
- Access over \$329 million in SBA-guaranteed loans using 31 local banks, credit unions, community-based lenders, and microlenders. The nearly 500 businesses that qualified for SBA funding have hired thousands of new employees, bought needed equipment, and built or renovated facilities.
- Recover after a disaster thanks to nearly \$9 million in SBA Disaster Assistance funding.
- Gain over \$1.4 billion in federal contracting awards. Of this amount, about 15% went to small disadvantaged businesses, 6% to woman-owned small businesses, 10% to HUBZone-certified firms, 9% to small businesses owned by Veterans, and 10% to 8(a)-certified firms.

Stay up to date on SBA events near you and get valuable Louisiana business information by following us on Twitter at @SBA_Louisiana. Register for email updates at sba.gov/updates. Use our Small Business Resource Guide to power your dream of starting, growing, or expanding your small business here in Louisiana.

Sincerely,



Michael W. Ricks
Louisiana District Director
U.S. Small Business Administration



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LOCAL BUSINESS ASSISTANCE

Bitten by the Business Bug

How SBA-backed loans helped one woman turn a flagging pest control business into an ever-expanding enterprise.

WRITTEN BY ZACK HAROLD



Rebbecca Fyffe first worked at ABC Humane Wildlife Control & Prevention Inc., a pest control business in suburban Chicago, Illinois, for a college summer job. She was on a different career path when she got a call from her old employer. The president of ABC needed to take a medical sabbatical, and the company wanted Fyffe to take over in his absence. Fyffe had studied public policy, pre-law, and epidemiology in addition to university-level research on pesticides. Not content with just keeping the seat warm, Fyffe began making improvements to the company's operations during her year at the helm. "Because of that I was made CEO," she says. That was in 2001. Fyffe was just 25 years old, the youngest pest control company CEO in the nation and one of only a few women in a business dominated by men.

She continued to look for ways to grow the company. At the time, ABC focused its efforts solely on nuisance wildlife control. Fyffe saw a lucrative opportunity in urban bird management. She had long been concerned about pigeons. Growing up, one of her young cousins contracted encephalitis from pigeon droppings, which led to epilepsy, blindness, and eventually death. Fyffe studied the birds and how to mitigate their threat, which brought her to the conclusion that improvements could be made in urban pigeon control. She found more effective solutions were needed to make the mitigation material more durable for city use. Fyffe knew she could do better, but to get the new venture off the ground, ABC needed to borrow money to invest in training, equipment, and insurance. The company was hesitant to take on the financial risk, so Fyffe offered an alternative solution: allow her to launch a new company that would specialize in pigeon management. She would run that company in addition to her duties at ABC.

She launched Landmark Pest Management in 2010 with four employees. Fyffe still needed to borrow money, which would be more difficult now that she didn't have an established business standing behind her. Thanks to workshops hosted by the SBA-supported Women's Business Development Center, Fyffe applied for an SBA-backed 7(a) loan through Chase Bank. A conventional loan would have allowed her to mortgage the warehouse facility she needed, but nothing more.

"We would have maxed out our ability to borrow," Fyffe says. "That would not have worked for our business." Because of SBA backing, Chase was willing to offer Fyffe a larger line of credit, which allowed her to get the warehouse as well as the uniforms, tools, and materials she needed. "We couldn't have done it without the SBA," she says.

Landmark established its reputation from its first contract, installing netting on a bridge project in Chicago. This bridge became the Chicago Transit Authority's showpiece for bird control. Within two years, Landmark was one of the main companies providing bird deterrent systems in Chicago. Fyffe used the money she made to purchase ABC and merge the two companies in 2012.



LANDMARK PEST MANAGEMENT



LANDMARK PEST MANAGEMENT

“

We couldn't have done it without the SBA.”

Rebecca Fyffe

Founder

Landmark Pest Management

The company has grown to 85 employees with 50 trucks on the road every day, working alongside the biggest construction firms in the country. Still, Fyffe challenges herself by finding ways to expand the company. In addition to its work in Illinois, Landmark does business in Michigan, Indiana, and Missouri. Fyffe is considering expansion to California and New York.

Landmark has continued to use its science-based methodology and proprietary technology to expand its offerings. The company is a leader in bedbug science, pioneering a special DNA test to detect infestations with a relatively small sample. Fyffe's team is also testing a new nontoxic fungi spore that could be used to kill the pests. The company's fastest growing sector is food production applications. Inspectors shut down factories if they find a pest, even if the animal has already been caught in a trap. Fyffe's company developed a trap that is equipped with sensors that allow Landmark to dispatch technicians as soon as a pest is captured. Although Fyffe has used conventional loans for these expansions, she credits her first SBA-backed loan and her Women's Business Development Center guidance with teaching her how to craft a growth plan and pitch ideas to lenders.

“We might not have been able to access that without the SBA,” she says.

SBA Resource Partners

No matter your industry, location, or experience, if you have a dream, the SBA is here to help you realize it. Our SBA Resource Partners extend our reach, offering free or low-cost mentoring, counseling, and training to help you start-up and thrive at all stages of the business life cycle.

There are more than

300 SCORE chapters

980 Small Business Development Centers

100 Women's Business Centers

20 Veterans Business Outreach Centers

SCORE

Join the ranks of other business owners who have experienced higher revenues and increased growth thanks to SCORE, the nation's largest network of volunteer business mentors. These business executives share real-world knowledge for no cost and to fit your busy schedule. SCORE mentors are available as often as you need, in person, via email or over video chat. Visit sba.gov/score to start working on your business goals.

SMALL BUSINESS DEVELOPMENT CENTERS

Realize your dream of business ownership and then remain competitive in an ever-changing global economy with assistance from your local SBDC. Access free or low-cost one-on-one counseling and training on topics like marketing, regulatory compliance, technology development, and international trade. Connect with an SBDC adviser at sba.gov/sbdc.

WOMEN'S BUSINESS CENTERS

Women entrepreneurs receive essential business training from this national network of community-based centers. Each center tailors its services to help you navigate the challenges women often face when starting or growing their business. For your nearest Women's Business Center, visit sba.gov/women.

VETERANS BUSINESS OUTREACH CENTERS

Veteran and military entrepreneurs receive business training, counseling and mentoring, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. These are also the places to receive procurement guidance, which can help your business better compete for government contracts. VBOCs also serve active duty service members, National Guard or Reserve members, veterans of any era, and military spouses.

Our Local SBA Resource Partners

SBA's Resource Partners are independent organizations funded through SBA cooperative agreements or grants.



SCORE

Visit sba.gov/score to start working on your business goals. Contact your local office to schedule an appointment.

SCORE Louisiana District Director

Tonia Askins
New Orleans (504) 495-4937
Baton Rouge (225) 627-3817

Baton Rouge Area Chapter

Louisiana Technology Park suite 313
7117 Florida Blvd.
Baton Rouge
(225) 215-0080
scorebr@scorebr.org

Acadiana Chapter

Opportunity Machine
Lafayette
(800) 634-0245
tyrone.bufkin@scorevolunteer.org

Southwest Louisiana Chapter

4310 Ryan St.
Lake Charles
(337) 433-3632 x217
score@allianceswla.org

Northwest & Northeast Louisiana Chapter

Greater Shreveport Chamber of Commerce
400 Edwards St.
Shreveport
(318) 677-2535

New Orleans Chapter

365 Canal St., suite 2820
(504) 589-2356
nola@scorevolunteer.org

Arthur and Sandra Johnson, owners of 21 Short Stop in Georgia, received assistance from their local Small Business Development Center and SCORE chapter.

Small Business Development Centers

Louisiana SBDC State Office

Lead Center

7500 Millhaven Road, room 245
Monroe
(318) 345-9354
Fax (318) 342-5510
lsbdc@lsbdc.org

Baton Rouge satellite office

221 Louisiana Emerging Technology Center
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(225) 615-8923
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Associate State Director Bryan Greenwood

LSBDC Greater New Orleans & Bayou Region

909 S. Jefferson Davis Parkway, room 203
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(504) 831-3730
Fax (504) 520-7900
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lsbdc.nwcr@lsbdc.org
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Greater Shreveport Chamber of Commerce
400 Edwards St.
(318)-678-6142

Alexandria satellite office

CENLA Chamber of Commerce
1118 Third St.
(318) 442-9495
Fax (318) 442-9443

Women's Business Centers

For your nearest Women's Business Center, visit sba.gov/women.

Urban League of Greater New Orleans

4640 S. Carrollton Ave.
New Orleans
(504) 620-9647
Fax (504) 620-9658
Director Klassi Duncan
kduncan@urbanleaguella.org

SELA Women's Business Center

Good Work Network
12090 S. Harrells Ferry Road, A7
Baton Rouge
(225) 500-1100
Director Stacie Williams
stacie@goodworknetwork.org

Veterans Business Outreach Center

Veteran entrepreneurs or small business owners can receive business training, counseling and mentoring, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. This is also the place to receive procurement guidance, which can help your business better compete for government contracts.

Serving Alabama, Louisiana, Mississippi, and Tennessee
Mississippi State University
60 Technology Blvd., suite 105 D
Starkville, MS 39759
(662) 325-4990
rseitz@business.msstate.edu
dholt@business.msstate.edu
vboc.msstate.edu



Your Advocates

The SBA's offices of advocacy and ombudsman are independent voices for small business within the federal government.

To report how a proposed federal regulation could unfairly affect you, find your regional SBA advocate at **sba.gov/advocacy**.

To submit a comment about how your business has been hurt by an existing regulation, visit **sba.gov/ombudsman/comments**

Advocacy

When you need a voice within the federal government for your interests as a small business owner, the SBA's regional advocates are here to assist. The advocates analyze the effects of proposed regulations and consider alternatives that minimize the economic burden on small businesses, governmental jurisdictions, and nonprofits. Find your regional advocate at **sba.gov/advocacy**.

Your advocate helps with these small business issues:

- » if your business could be negatively affected by regulations proposed by the government
- » if you have contracting issues with a federal agency

- » when you need economic and small business statistics

The SBA's Office of Advocacy also independently represents small business and advances its concerns before Congress, the White House, federal agencies, federal courts, and state policy makers.

Ombudsman

Entrepreneurs who have an issue with an existing federal regulation or policy can receive assistance from the SBA's national ombudsman.

The ombudsman's office helps you:

- » resolve regulatory disputes with federal agencies
- » reduce unfair penalties and fines

- » seek remedies when rules are inconsistently applied
- » recover payment for services done by government contractors

Make your voice heard by participating in a Regional Regulatory Enforcement Fairness Roundtable or a public hearing hosted by the SBA's national ombudsman. These events are posted periodically on the ombudsman website, **sba.gov/ombudsman**.

To submit a comment or complaint through the online form, visit **sba.gov/ombudsman/comments**. Your concerns will be directed to the appropriate federal agency for review. The SBA will collaborate with you and the agency to help resolve the issue.



Adriana Medina, owner of **Fuerte Fitness**, in Seattle, WA, received counseling from a SCORE mentor and a Women's Business Center adviser.

COURTESY OF THE SBA

How to Start a Business in Louisiana

Thinking of starting a business? Here are the nuts & bolts.

The Startup Logistics

Even if you're running a home-based business, you will have to comply with many local, state, and federal regulations. Do not ignore regulatory details. You may avoid some red tape in the beginning, but your lack of compliance could become an obstacle as your business grows. Taking the time to research the applicable regulations is as important as knowing your market. Carefully investigate the laws affecting your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties, and jeopardize your business.

Market Research

Need to do research on your clients and location? View consumer and business data for your area using the Census Business Builder: Small Business Edition,

<https://cbb.census.gov/sbe>. Filter your search by business type and location to view data on your potential customers, including consumer spending, and a summary of existing businesses, available as a map and a report.

Business License & Zoning

Licenses are typically administered by a variety of state and local departments. It is important to consider zoning regulations when choosing a site for your business. Contact the local business license office where you plan to locate your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district.

» **Licensing Board for Contractors**
2525 Quail Drive, Baton Rouge
(225) 765-2301
lslbc.louisiana.gov

» **Food Permits, State Sanitarian Services**
628 N. Fourth St., Baton Rouge
(225) 342-9500
dhh.louisiana.gov

» **Office of Alcohol & Tobacco Control**
8585 Archives Ave., suite 305, Baton Rouge
(225) 925-4041
atc.rev.state.la.us

» **Orleans Parish One Stop Shop**
1300 Perdido St., seventh floor
New Orleans
(504) 658-7100
nola.gov

» **Jefferson Parish**
jeffparish.net

» **Jefferson Parish Inspection & Code Enforcement-East Bank**
1221 Elmwood Park Blvd., suite 101
Jefferson
(504) 736-6957
jeffparish.net

» **Department of Inspection & Code Enforcement-West Bank**

400 Maple St., Harvey
(504) 364-3513
jeffparish.net

» **Occupational Licenses, Sheriff's Office**

1233 Westbank Expressway, Harvey
(504) 363-5500
jpso.com

» **St. Bernard Parish**
sbpg.net

» **Department of Community Development Zoning & Planning**

8201 W. Judge Perez Drive, Chalmette
(504) 278-4301

» **St. Tammany Parish**
stpgov.org

» **Planning**

21454 Koop Drive, Mandeville
(985) 898-2529

» **Department of Permits**

21454 Koop Drive, Mandeville
(985) 898-2574

» **St. Tammany Parish Sheriff's Administrative Building**

300 Brownswitch Road, Slidell
(985) 726-7790
stpso.com

» **St. Charles Parish**
stcharlesgov.net

» **Permits & Applications**

14996 River Road, Hahnville
(985) 783-5060

» **Occupational Licenses, Sheriff's Office & Tax Collector's Office**
www.stcharlessheriff.org

St. James Parish
stjamesla.com

» **Permits & Occupational Licenses**

5800 Highway 44, Convent
(225) 562-2286
St. John the Baptist Parish
sjbparish.com

» **Occupational Licenses, Sheriff's Office**

1801 W. Airline Highway, LaPlace
(985) 652-9513
stjohnsheriffoffice.org

» **Plaquemines Parish**
plaqueminestparish.com

» **Planning & Zoning**

455 F. Edward Hebert Blvd., building 300, Belle Chasse
(504) 934-6132

» **Certificates of Occupancy and Occupational Licenses, Sheriff's Tax Office**

302 Main St., Belle Chasse
(504) 297-5425

Every legal business operating in Louisiana must have proper state and local business licenses and permits. The local or parish government issues a certificate of occupancy upon certifying that your location is zoned properly for your business. The state of Louisiana no longer requires a state occupational license. Nevertheless, you should get information about the appropriate licensing board(s) for your profession from the Louisiana Department of Revenue and Taxation.

1. All parishes in Louisiana require local occupational licenses. The cost of the licenses is based primarily on annual gross receipts and varies according to business classification. Any business selling beer, liquor, soft drinks or tobacco must obtain a state beverage or tobacco permit. Any business dealing in food must have a local food permit.
2. Other local permits, such as vendor permits, may be needed depending on the type of business. When you register for your local occupational license, be sure to ask what permits are necessary.

Name Registration

Register your business name with the parish clerk where your business is located. If you're a corporation, also register with the state.

» **Secretary of State**

Baton Rouge
(225) 925-4704

Taxes

As a business owner, you should know your federal tax responsibilities and make some basic business decisions to comply with certain tax requirements. The IRS Small Business and Self-Employed Tax Center, go.usa.gov/xPxYR, offers information on a variety of topics including: obtaining an Employer Identification Number, paying and filing income tax, virtual workshops, forms, and publications.

As the IRS continues to implement some of the Tax Cuts and Jobs Act provisions, your tax obligations may

change. Visit the Tax Reform Provisions that Affect Businesses page on irs.gov for the latest tax reform updates that affect your bottom line.

» **IRS New Orleans office**

1555 Poydras St.
Monday-Friday 8 a.m.-4:30 p.m.
(800) 829-1040

» **Self-Employment Tax**

A self-employed individual whose net earnings from self-employment are at least \$400 per year is subject to the self-employment for purposes of old age, survivors, disability, and hospital insurance benefits. Information on this tax can be obtained by visiting the IRS New Orleans office or calling (800) 829-4933.

» **State Sales Tax**

Louisiana law defines several types of taxes that must be either paid or collected by businesses operating in the state. Information on state taxes, forms, and filing can be found at revenue.louisiana.gov.

» **Field Audit Unit, State Employment Service**

737 St. Charles Ave., New Orleans
(504) 568-7151

» **IRS Tax Assistance Center**

New Orleans
(844) 545-5640

» **Sales Tax Exemption Certificate**

If you plan to sell products, you will need a Sales Tax Exemption Certificate. It allows you to purchase inventory or materials that will become part of the product you sell from suppliers without paying taxes. It requires you to charge sales tax to your customers, which you are responsible for remitting to the state.

» **Resale Certificate, Louisiana Department of Revenue**
revenue.louisiana.gov/salestax/resalecertificate

» **Local Sales Tax**

In addition to the state sales tax, some parishes levy sales and use taxes which you must collect. Contact the following offices for more information on taxes in your parish.

- » **Orleans Bureau of Revenue, City Hall, room 1W15**
1330 Perdido St., New Orleans
(504) 658-1655
nola.gov
- » **Jefferson Sales Tax Department**
200 Derbigny St., first floor, Gretna
(504) 363-5637
- » **St. Bernard Tax Collector, Sheriff's Office, Sales Tax Department**
9000 W. St. Bernard Highway, suite 1, Chalmette
(504) 278-7608
- » **St. Tammany Tax Collector, Sales Tax Department**
141 Production Drive, Slidell
(985) 645-2408
- » **St. James School Board, Litcher**
(225) 869-5375 x210
- » **St. John the Baptist School Board, Sales Tax Department, Reserve**
(985) 536-1106
- » **Plaquemines Parish Sales Tax Division**
8056 Highway 23, suite 201-C, Belle Chasse
(504) 297-5620

Social Security

If you have any employees, including officers of a corporation but not the sole proprietor or partners, you must make periodic payments, and/or file quarterly reports about payroll taxes and other mandatory deductions. You can contact the IRS or the Social Security Administration for information, assistance and forms, socialsecurity.gov/employer or (800) 772-1213. You can file W-2s online or verify job seekers through the Social Security Number Verification Service.

Employment Eligibility Verification

The Federal Immigration Reform and Control Act of 1986 requires employers to verify employment eligibility of new employees. The law obligates an employer to process Employment Eligibility Verification Form I-9. The U.S. Citizenship and Immigration Service offers information and assistance through uscis.gov/i-9-central. For forms, call (800) 870-3676, for the employer hotline, call (888) 464-4218 or email I-9central@dhs.gov.

E-Verify, operated by the Department

of Homeland Security in partnership with the Social Security Administration, electronically verifies the Social Security number and employment eligibility information reported on Form I-9. It's the quickest way for employers to determine the employment eligibility of new hires. Visit e-verify.gov, call (888) 464-4218 or email e-verify@dhs.gov.

Health & Safety

All businesses with employees are required to comply with state and federal regulations regarding the protection of employees, visit dol.gov for information. The Occupational Safety and Health Administration provides information on the specific health and safety standards used by the U.S. Department of Labor, (800) 321-6742 or visit osha.gov.

- » **OSHA**
9100 Blue Bonnet Center, suite 201, Baton Rouge
(225) 298-5458
- » **Department of Labor Employment Standards Administration, Wage and Hour Division**
600 Maestri Place South
F. Edwards Hebert Federal Building, room 615, New Orleans
(504) 589-6171
dol.gov/whd/local
- » **Equal Employment Opportunity Commission**
1555 Poydras St., suite 1900, New Orleans
(800) 669-4000
eeoc.gov
- » **Louisiana Department of Labor, Office of Workers' Compensation, Baton Rouge**
(225) 372-7555
ldol.state.la.us

Employee Insurance

Check with your state laws to see if you are required to provide unemployment or workers' compensation insurance for your employees. For health insurance options, call the Small Business Health Options Program at (800) 706-7893 or visit healthcare.gov/small-businesses/employers.

Department of Labor Association Health Plans allow small businesses, including self-employed workers, to band together by geography or industry

to obtain healthcare coverage as if they were a single large employer. For information, visit dol.gov/general/topic/association-health-plans.

Environmental Regulations

State assistance is available for small businesses that must comply with environmental regulations under the Clean Air Act. State Small Business Environmental Assistance programs provide free, confidential assistance to help small business owners understand and comply with complex environmental regulations and permitting requirements. These state programs can help businesses reduce emissions at the source, often reducing regulatory burden and saving you money. To learn more about these free services, visit nationalsbeap.org/states/list.

Accessibility and ADA Compliance

For assistance with the Americans with Disabilities Act, call the ADA Center at (800) 949-4232 or the Department of Justice at (800) 514-0301. Direct questions about accessible design and the ADA standards to the U.S. Access Board at (800) 872-2253, TTY (800) 993-2822, ta@access-board.gov or visit access-board.gov.

Child Support

Employers are essential to the success of the child support program and are responsible for collecting 75 percent of support nationwide through payroll deductions. The Office of Child Support Enforcement at Health and Human Services offers employers step-by-step instructions for processing income withholding orders for child support. Download the fact sheet about the Employer's Role in the Child Support Program at the Office of Child Support Enforcement's website at acf.hhs.gov/programs/css>employer-responsibilities. You can also find information about other employer responsibilities and tools that can make meeting those responsibilities easier, such as electronic income withholding orders and the Child Support Portal. Send questions to employerservices@acf.hhs.gov.

» **Child Support Enforcement-
Louisiana Department of Children
and Family Services**
www.dcf.louisiana.gov
(888) 524-3578

Intellectual Property

Patents, trademarks, and copyrights are types of intellectual property that serve to protect creations and innovations. The United States Patent and Trademark Office is the federal agency that grants U.S. patents and registers trademarks. For information and resources about U.S. patents and federally registered trademarks consult **uspto.gov**. Call the patent and trademark office help center at (800) 786-9199 or visit the Texas Regional Office in Dallas, **uspto.gov/texas**.

A patent for an invention is the grant of a property right to an inventor, issued by the U.S. patent office. The right conferred by the patent grant is the right to exclude others from making, using, offering for sale, or selling the invention in the United States or importing the invention into the country. For information visit **uspto.gov/inventors**.

There are three types of patents:

- Utility patents may be granted to anyone who invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement.
- Design patents may be granted to anyone who invents a new, original, and ornamental design for an article of manufacture.
- Plant patents may be granted to anyone who invents or discovers and asexually reproduces any distinct and new variety of plant, other than a tuber propagated plant or a plant found in an uncultivated state.

A trademark or service mark includes any word, name, symbol, device, or any combination used or intended to be used to identify and distinguish the goods/services of one seller or provider from those of others, and to indicate the source of the goods/services. Trademarks and service marks may be registered at both the state and federal level with the latter at the U.S. Patent and Trademark Office. Federally registered trademarks may conflict with and supersede those registered only at the state level. For information visit **uspto.gov/trademarks**. To receive a form for a trade name affidavit, call the Louisiana Secretary of

State, First Stop Shop Division at (225) 925-4704 or visit **geauxbiz.com**.

Copyrights protect original works of authorship, including literary, dramatic, musical and artistic, and certain other intellectual works. Copyrights do not protect facts, ideas, and systems, although it may protect the way these are expressed. For general information contact:

» **U.S. Copyright Office**
U.S. Library of Congress
James Madison Memorial Building
101 Independence Avenue Southeast
Washington, DC
(202) 707-3000 or toll free (877) 476-0778
copyright.gov

Chambers of Commerce

Abbeville Greater Abbeville-Vermilion
(337) 893-2491
abbecc.publishpath.com

Arcadia/Bienville Parish
(318) 263-9897

Arnaudville
(337) 754-5316
arnaudvillechamberofcommerce.com

The Ascension
(225) 647-7487
ascensionchamber.com

Asian Chamber
(504) 451-9978
acclno.point2pointdesign.com

Assumption area
(985) 369-2816
assumptionchamber.org

Baker
(225) 706-0670
cityofbakerchamber.com

Bastrop/Morehouse
(318) 281-3794
bastroplacoc.org

Baton Rouge area
(225) 381-7131
brac.org

**Baton Rouge Metropolitan
Black Chamber**
brmbcc@gmail.com

Greater Beauregard
(337) 463-5533
beauchamber.org

Bossier
(318) 746-0252
bossierchamber.com

Breaux Bridge area
(337) 332-5406
chamber.breauxbridgelive.com

Bunkie
(318) 346-2575
bunkiechamber.net

Cameron Parish
(337) 775-5222

Central Louisiana
(318) 442-6671
cenlachamber.org

City of Central
(225) 261-5818
cityofcentralchamber.com

Crowley
(337) 788-0177
crowleychamber.com

DeQuincy
(337) 786-6451

Desoto Parish
(318) 872-1310
desotoparishchamber.net

Donaldsonville area
(225) 473-4814
donaldsonvillechamber.org

East St. Tammany & Slidell
(985) 643-5678
estchamber.com

Eunice
(337) 457-2565
eunicechamber.com

Feliciana
(225) 634-7155
eastfelicianachamber.org

Franklinton
(985) 839-5822
franklintonlouisiana.org

Greater New Orleans
(504) 527-6900
gnoinc.org

Greenwood
(318) 938-8500

Hammond
(985) 345-4457
hammondchamber.org

Hispanic Chamber
(504) 885-4262
hccl.biz

Houma-Terrebonne
(985) 876-5600
houmachamber.com

Greater Iberia

(337) 364-1836
iberiachamber.org

Iberville

(225) 687-3560
ibervillechamber.com

Jackson Parish

(318) 259-4693
jacksonparishchamber.org

Jeanerette

(337) 276-4293

Jefferson

(504) 835-3880
jeffersonchamber.org

Jeff Davis Business Alliance

(337) 824-0933

Kaplan area

(337) 643-2400

Kinder

(337) 738-5945
kinderchamber.org

Greater Lafayette

(337) 233-2705
lafchamber.org

Lafourche & the Bayou region

(985) 693-6700
lafourchechamber.com

Livingston Parish & Denham Springs

(225) 665-8155
livingstonparishchamber.org

Louisiana Association of Business & Industry

(225) 928-5388

Marksville

(318) 253-9222
marksvillechamber.org

Minden-South Webster

(318) 377-4240
mindenchamber.com

Monroe

(318) 323-3461
monroe.org

Natchitoches area

(318) 352-6894
natchitocheschamber.com

New Orleans

(504) 799-4260
neworleanschamber.org

New Orleans Regional Black Chamber

(504) 251-4278
norbchamber.org

Oakdale area

(318) 335-1729
cityof oakdale.net/chamber-of-commerce.html

Opelousas-St. Landry

(337) 942-2683
stlandrychamber.com

Greater Pointe Coupee

(225) 638-3500
pcchamber.org

Pollock area

(318) 765-3060

Ponchatoula

(985) 386-2536
ponchatoulachamber.com

Rayne

(337) 334-2332
raynechamber.com

Red River Parish

(318) 932-3289
redriverparish.org

River region

(985) 359-9777
riverregionchamber.org

Ruston-Lincoln

(318) 255-2031
rustonlincoln.org

Sabine Parish

(318) 256-3523

St. Bernard

(504) 277-4001
stbernardchamber.org

St. Francisville

(225) 635-6717

St. Gabriel

(225) 319-7109

St. Mary's

(985) 384-3830
stmarychamber.com

St. Tammany West

(985) 892-3216
sttammanychamber.org

Shreveport

(318) 677-2500
shreveportchamber.org

Springhill-North Webster

(318) 539-4717
springhilllouisiana.net

Thibodaux

(985) 446-1187
thibodauxchamber.com

Vernon Parish

(337) 238-0349
chambervernonparish.com

Vidalia

(318) 336-8223

Ville Platte

(337) 363-1878

West Baton Rouge

(225) 383-3140
wbrchamber.org

West Monroe-West Ouachita

(318) 325-1961
westmonroechamber.org

Zachary

(225) 654-6777
zacharychamber.com

Economic Development

Algiers Economic Development Foundation

(504) 362-6436
algiereconomic.com

Ascension Economic Development Corp.

(225) 675-1750
ascensioedc.com

Greater New Orleans Inc.

(504) 527-6900
gnoinc.org

Iberia Industrial Development Foundation

(337) 367-0834
iberiabiz.com

Lafayette Economic Development Authority

(337) 593-1400
lafayette.org

Louisiana Association of Business and Industry

(225) 928-5388
renee@labi.org
labi.org

Louisiana Economic Development Corp.

(225) 342-4315 and (225) 342-5400
opportunitylouisiana.com

Manufacturing Extension Partnership of Louisiana

(800) 433-6965
mepol.org

New Orleans Business Alliance

(504) 934-4500
nolaba.org

Small Business/Community Assistance Program

(225) 219-3969
sbap@la.gov
deq.louisiana.gov

Southern Region Minority Supplier Development Council Louisiana

(504) 293-0400
nmsdc.org

Southern University Center for Rural and Small Business Development

(225) 771-3785
crsbd.com

Southwest Louisiana Economic Development Alliance

(337) 433-3632
allianceswla.org

St. Tammany Economic Development Foundation

(985) 809-7874
stedf.org

Tangipahoa Economic Development Foundation

(985) 549-3170
tedf.org

Terrebonne Parish Consolidated Government

(985) 868-5050
tpcg.org

Women's Business Enterprise Council South

(504) 830-0149
<https://webcsouth.org>

World Trade Center of New Orleans

(504) 619-9836
wtcno.org

Vietnamese Initiatives in Economic Training

(504) 255-0400
cyndi@vietno.org
vietno.org

Write your Business Plan

Your business plan is the foundation of your business. Learn how to write a business plan quickly and efficiently with a business plan template.



Business plans help you run your business

A good business plan guides you through each stage of starting and managing your business. You'll use your business plan as a roadmap for how to structure, run, and grow your new business. It's a way to think through the key elements of your business.

Business plans can help you get funding or bring on new business partners. Investors want to feel confident they'll see a return on their investment. Your business plan is the tool you'll use to convince people that working with you—or investing in your company—is a smart choice.

Pick a business plan format that works for you

- There's no right or wrong way to write a business plan. What's important is that your plan meets your needs.
- Most business plans fall into one of two common categories: traditional or lean startup.
- **Traditional business plans** are more common, use a standard structure, and encourage you to go into detail in each section. They tend to require more work upfront and can be dozens of pages long.
- **Lean startup business plans** are less common but still use a standard structure. They focus on summarizing only the most important points of the key elements of your plan. They can take as little as one hour to make and are typically only one page.

Which business plan format is right for you?



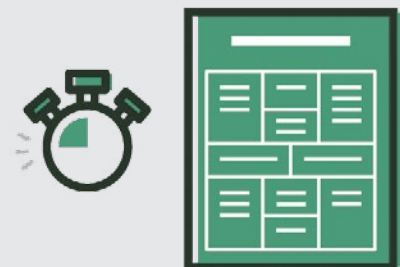
Traditional Business Plan

- This type of plan is very detailed, takes more time to write, and is comprehensive.
- Lenders and investors commonly request this plan.



Lean Startup Plan

- This type of plan is high-level focus, fast to write, and contains key elements only.
- Some lenders and investors may ask for more information.



TRADITIONAL BUSINESS PLAN FORMAT

You might prefer a traditional business plan format if you're very detail oriented, want a comprehensive plan, or plan to request financing from traditional sources.

When you write your business plan, you don't have to stick to the exact business plan outline. Instead, use the sections that make the most sense for your business and your needs. Traditional business plans use some combination of these nine sections.

Executive Summary

Briefly tell your reader what your company is and why it will be successful. Include your mission statement, your product or service, and basic information about your company's leadership team, employees, and location. You should also include financial information and high-level growth plans if you plan to ask for financing.

Company Description

Use your company description to provide detailed information about your company. Go into detail about the problems your business solves. Be specific, and list out the consumers, organization, or businesses your company plans to serve.

Explain the competitive advantages that will make your business a success. Are there experts on your team? Have you found the perfect location for your store? Your company description is the place to boast about your strengths.

Market Analysis

You'll need a good understanding of your industry outlook and target market. Competitive research will show you what other businesses are doing and what their strengths are. In your market research, look for trends and themes. What do successful competitors do? Why does it work? Can you do it better? Now's the time to answer these questions.

Organization and Management

Tell your reader how your company will be structured and who will run it.

Describe the legal structure of your business. State whether you have or intend to incorporate your business as a C or an S corporation, form a general or limited partnership, or if you're a sole proprietor or LLC.

Use an organizational chart to lay out who's in charge of what in your company. Show how each person's unique experience will contribute to the success of your venture. Consider including resumes or CVs of key members of your team.

Service or Product Line

Describe what you sell or what service you offer. Explain how it benefits your customers and what the product lifecycle looks like. Share your plans for intellectual property, like copyright or patent filings. If you're doing research and development for your service or product, explain it in detail.

Marketing and Sales

There's no single way to approach a marketing strategy. Your strategy should evolve and change to fit your unique needs.

Your goal in this section is to describe how you'll attract and retain customers. You'll also describe how a sale will actually happen. You'll refer to this section later when you make financial projections, so make sure to thoroughly describe your complete marketing and sales strategies.

Funding Request

If you're asking for funding, this is where you'll outline your funding requirements. Your goal is to clearly explain how much funding you'll need over the next five years and what you'll use it for.

Specify whether you want debt or equity, the terms you'd like applied, and the length of time your request will cover. Give a detailed description of how you'll use your funds. Specify if you need funds to buy equipment or materials, pay salaries, or cover specific bills until revenue increases. Always include a description of your future strategic financial plans, like paying off debt or selling your business.

Financial Projections

Supplement your funding request with financial projections. Your goal is to convince the reader that your business is stable and will be a financial success.

If your business is already established, include income statements, balance sheets, and cash flow statements for the last three to five years. If you have other collateral you could put against a loan, make sure to list it now.

Provide a prospective financial outlook for the next five years. Include forecasted income statements, balance sheets, cash flow statements, and capital expenditure budgets. For the first year, be even more specific and use quarterly—or even monthly—projections. Make sure to clearly explain your projections, and match them to your funding requests.

This is a great place to use graphs and charts to tell the financial story of your business.

Appendix

Use your appendix to provide supporting documents or other materials that were specially requested. Common items to include are credit histories, resumes, product pictures, letters of reference, licenses, permits, patents, legal documents, and other contracts.

TRADITIONAL BUSINESS PLAN CHECKLIST

- Executive summary
- Company description
- Market analysis
- Organization and management
- Service or product line
- Marketing and sales
- Funding request
- Financial projections
- Appendix

LEAN STARTUP PLAN FORMAT

You might prefer a lean startup format if you want to explain or start your business quickly, your business is relatively simple, or you plan to regularly change and refine your business plan.

Lean startup formats are charts that use only a handful of elements to describe your company's value proposition, infrastructure, customers, and finances. They're useful for visualizing tradeoffs and fundamental facts about your company.

There are many versions of lean startup templates, but one of the oldest and most well known is the Business Model Canvas, developed by Alex Osterwalder. You can search the web to find free templates of the Business Model Canvas, or other versions, to build your business plan.

We'll discuss the nine components of the Business Model Canvas version here.

Key Partnerships

Note the other businesses or services you'll work with to run your business. Think about suppliers, manufacturers, subcontractors and similar strategic partners.

Key Activities

List the ways your business will gain a competitive advantage. Highlight things like selling direct to consumers or using technology to tap into the sharing economy.

Key Resources

List any resource you'll leverage to create value for your customer. Your most important assets could include staff, capital, or intellectual property. Don't forget to leverage business resources that might be available to women, veterans, Native Americans, and HUBZone-certified businesses.

Value Proposition

Make a clear and compelling statement about the unique value your company brings to the market.

Customer Relationships

Describe how customers will interact with your business. Is it automated or personal? In person or online? Think through the customer experience from start to finish.

Customer Segments

Be specific when you name your target market. Your business won't be for everybody, so it's important to have a clear sense of who your business will serve.

Channels

List the most important ways you'll talk to your customers. Most businesses use a mix of channels and optimize them over time.

Cost Structure

Will your company focus on reducing cost or maximizing value? Define your strategy, then list the most significant costs you'll face pursuing it.

Revenue Streams

Explain how your company will actually make money. Some examples are direct sales, memberships fees, and selling advertising space. If your company has multiple revenue streams, list them all.

Want to see an example of a business plan?

View examples of both business plan formats at [sba.gov/business-guide/plan/write-your-business-plan-template](https://www.sba.gov/business-guide/plan/write-your-business-plan-template)

LEAN STARTUP PLAN CHECKLIST

- Key partnerships
- Key activities
- Key resources
- Value proposition
- Customer relationships
- Customer segments
- Channels
- Cost structure
- Revenue streams

“If you fail to plan, you are planning to fail.”

Benjamin Franklin

Entrepreneurial Opportunities

Regional Innovation Clusters

Create jobs and grow the economy through an SBA Regional Innovation Cluster.

Who should join

Small businesses driving innovation in one of these tech industries:

- advanced composites
- agTech
- bioscience
- food processing
- data sciences
- medical sciences
- power and energy
- unmanned aerial systems
- water tech
- wood products

How it works

Each industry cluster is based in a geographic region. Your small business must be located in or near that region in order to join the cluster. For example, the AgLaunch Initiative cluster, which focuses on agricultural technology, is located in the Tennessee area. A small agTech business in or near Tennessee will connect with other agTech suppliers, service providers, and related institutions through that innovation cluster.

How it benefits you

Network with other industry innovators and connect with resources that will help your small business find funding. You'll also receive guidance on how to better compete for government contracts and other opportunities so you can grow and expand. Receive free technical and legal assistance to develop your tech and get it to market for government and industry buyers.

Get involved

Find an SBA Regional Innovation Cluster near you by visiting sba.gov/localassistance. Select the regional innovation clusters on the drop-down menu.

Online Resources

Find free short courses and learning tools to start and grow your small business at sba.gov/learning. The free SBA Online Learning Center is a great resource for every entrepreneur, especially rural business owners looking for easy access to vital business training.



Courses include:

- writing your business plan
- buying a business
- financing options
- digital and traditional marketing to win customers
- disaster recovery
- understanding your customer

Native American Workshops

Tribal enterprises and business organizations can receive training at an SBA Entrepreneurial Empowerment Workshop. These workshops cover business concepts important for starting, growing, or expanding a small business. RedWind instructors identify and help participants avoid common pitfalls. Learn how to prepare a business plan, gain access to capital, and basic book keeping. Request a workshop in your area by visiting nativesmallbusiness.org.



▲ HOW THE SBA HELPED US SUCCEED

Margot Adam Langstaff, left, and Elisa Hamill, right, sought assistance from their local Veterans Business Outreach Center, which helped them better compete for government contracts. LifeHealth of Littleton, CO has expanded to more than 30 states with offices in Washington, DC and San Antonio, TX. Their clients include the Department of Defense, the National Guard, and the Indian Health Service. They also expanded their business using an SBA-backed line of credit for \$350,000. Margot started her career as an Army medic, eventually running one of the largest outpatient clinics in the Northeast at Ft. Devens, MA.



Opportunities for Veterans

Members of the military community can start and grow their small businesses with the help of SBA programs.

Need entrepreneurship training?

In Boots to Business, you explore business ownership and other self-employment opportunities while learning key business concepts. You will walk away with an overview of entrepreneurship and applicable business ownership fundamentals, including how to access startup capital using SBA resources. Boots to Business is conducted on all military installations as part of the Department of Defense's Transition Assistance Program.

Who's eligible?

Service members transitioning out of active duty and military spouses. Are you a veteran or member of the National Guard or Reserve or a military spouse? Boots to Business: Reboot teaches this entrepreneurship curriculum off base and in local communities. Register for either B2B program at <https://sbavets.force.com>.

For women veterans

Receive entrepreneurial training geared toward women veterans, service members, and spouses of service members through these SBA-funded programs:

- » Veteran Women Igniting the Spirit of Entrepreneurship in Syracuse, New York
- » LiftFund in San Antonio, Texas

For service-disabled veterans

Learn how to start and grow a small business using these SBA-funded programs:

- » Entrepreneurship Bootcamp for Veterans with Disabilities in Syracuse, New York
- » Veterans Entrepreneurship Program at the Riata Center for Entrepreneurship, Spears School of Business, Oklahoma State University in Stillwater, Oklahoma
- » Veteran Entrepreneurship Jumpstart at St. Joseph's University in Philadelphia, Pennsylvania
- » Dog Tag Inc., affiliated with Georgetown University in Washington, DC

Need financing?

Loan Fee Relief

To encourage lending to members of the military community who want to start or grow their business, the SBA reduces upfront guarantee fees on select loans. That means the cost savings will be passed down to you, the eligible veteran or qualifying military member. Ask your local SBA district office or SBA Lender about the Veterans Advantage program.

Have an employee who was called to active duty?

You may receive funds that enable your business to meet ordinary and necessary operating expenses when an essential employee is called up to active duty in the military reserve. Ask your local SBA district office or SBA Lender about the Military Reservist Economic Injury Disaster Loan.

Interested in contracting?

Veteran-owned and service-disabled veteran-owned small businesses interested in federal contracting receive training from the Veteran Institute for Procurement, which offers a platform with three training programs to assist veterans. Visit nationalvip.org.

VIP Start

Enter the federal market and become ready for procurement. Nearly 200 veteran-owned businesses from 29 states plus Washington, DC have graduated from the program.

VIP Grow

Strategize to expand and operate within the federal marketplace. More than 700 veteran-owned businesses from 42 states plus DC and Guam have graduated from this program.

VIP International

Enter or expand your federal and commercial contracting opportunities overseas.

Get certified

Learn about the service-disabled veteran-owned small business certification program on page 49.

For more assistance

Veteran and military entrepreneurs receive business training, counseling, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. For veterans business information visit sba.gov/veterans.

Danny R. Blanks, CEO Barlow Cook, Chief of Construction Operations James R. Washington III, CFO

PONTCHARTRAIN PARTNERS

New Orleans, LA

When it came time for Danny Blanks, Barlow Cook, and James Washington to grow their own small business, they turned to the SBA. Pontchartrain Partners has since established itself in emergency and disaster recovery, helping rebuild the New Orleans flood protection system in the aftermath of Hurricane Katrina.

Danny, a retired lieutenant colonel in the U.S. Army Reserve, has over 22 years of experience as an engineer officer. He served at the U.S. Army Corps of Engineers Recovery Field Office during Hurricanes Katrina and Rita, where he managed the debris clean up and demolition missions. Bart Cook, an engineer, has worked in the construction industry for over 16 years. He manages coastal restoration and levee construction to aid in disaster preparation and recovery. James, an accountant and lawyer, has managed the financial aspect of the business as revenue grew from \$160,000 in its first year to \$35 million in 2019.

- **What challenge did you have?** We have military, professional engineering, and financial experience, but we still needed a guide who could help us navigate the public marketplace. Government contracting is a daunting process.
- **What was the SBA solution?** We sought assistance from our SBA Louisiana District Office. The helpful staff there pointed us toward the SBA 8(a) Business Development Program, which provides free business development education to better compete in the public sector. Pontchartrain Partners completed this program for small disadvantaged businesses and earned the 8(a) certification.
- **What benefit did this have for you?** Our 8(a) certification really kicked off a tremendous growth stage for our business. We've performed numerous contracts, including with the U.S. Army Corps of Engineers, NASA, and the Federal Aviation Administration. We have offices in seven states to better serve our clients, which also include the U.S. Air Force and the USDA. In 2015, Pontchartrain Partners expanded to a 25,000-square-foot building in a HUBZone, which is a historically underused business zone. HUBZone businesses employ locals and help strengthen the local economy in a challenging area. With this certification we can also better compete for government contracts. Our business began with only seven full-time employees locally, now we employ 115 across the South.



COURTESY OF PONTCHARTRAIN PARTNERS

“

the SBA 8(a) Business Development Program provides free business development education so we could better compete in the public sector.”

Danny R. Blanks, CEO; Barlow Cook, Chief of Construction Operations; James R. Washington III, CFO
Pontchartrain Partners

FUNDING PROGRAMS

Financing Your Small Business

A Deal is Inked

An SBA loan helps these entrepreneurs succeed in the challenging printing market.

WRITTEN BY Pam Kasey

COURTESY OF J. EMILIO FLORES

When Mark Moralez's employer, the owner of Printing Palace in Santa Monica, California, told him in 2014 he'd found a buyer for the business, Moralez reacted with shock. "Why?" his boss asked. "Do you want to buy it instead?"

The idea surprised Moralez, but it was appealing. He'd been in the industry for more than 20 years and at Printing Palace for a decade. As general manager, he managed nine employees and took care of the business as if it were his own; many customers assumed he was the owner. He and his husband, John Briggs, discussed a possible purchase over lunch. "It wasn't something I was looking to do, I was just trying to take control of my own destiny," Moralez says. He was scared, but the couple decided to take the leap.

Moralez and Briggs visited their credit union and were quickly disappointed. The loan officer wouldn't take the risk. "He decided that printing was a dying industry and there was no way he was going to fund us," Moralez said.

In frustration, Moralez posted about the setback on Facebook. His social network came to his aid; the post got him the attention of an SBA Lender—as high up as the bank's vice president, Mark Morales. This SBA Lender decided the couple deserved the chance, and Moralez and Briggs soon qualified for SBA funding. They received a 7(a) loan of \$1.1 million toward the \$1.4 million purchase, enabling Moralez and Briggs to buy Printing Palace in 2015.

It was a challenging time to invest in printing. "There were probably 20 printers in our area 10 years ago, and there are probably four now," Moralez says. "The industry has changed a lot, even in the past three years. What used to be 20 to 30 percent of our business is now 50 to 60 percent, and that's on-demand, digital, quick, turned around in a day." The couple has met the challenge, giving up equipment they owned for five new digital printers they lease. They also added an architectural plan printer in response to frequent customer requests. "It's not a huge moneymaker, but it meets demand and it's a profitable unit," Moralez says.

What sets Printing Palace apart in a changing industry is the shop's commitment to customer service. "Everybody wants to do online printing," he says. "What keeps us going, and we're doing well, is that we cater to people who are frustrated with that—or who just want to come in and feel things and talk to somebody who's knowledgeable about the product." Printing Palace's website touts its print-industry veterans who take pride in delivering jobs on time. Moralez and Briggs have earned high reviews online.

Moralez sought certification early on as an LGBT-owned business. He serves as president of his local chapter of the Los Angeles Gay & Lesbian



COURTESY OF J. EMILIO FLORES



COURTESY OF J. EMILIO FLORES

Mark Moralez believes that what sets Printing Palace apart in a changing industry is his talented work force and their customer service.

“
If it’s
something
you want to
do and you
have the skill
to do it, you
just have to
jump in with
both feet.”

Mark Moralez
Owner
Printing Palace

Chamber of Commerce, giving Printing Palace prominence in a loyal market. “We’ve also done some charity work for Human Rights Campaign and Equality California, we’ve donated money and free printing. Those causes are near and dear to our hearts.”

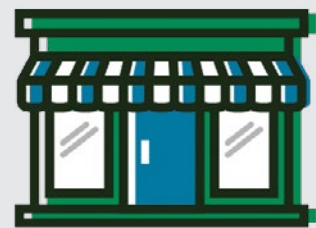
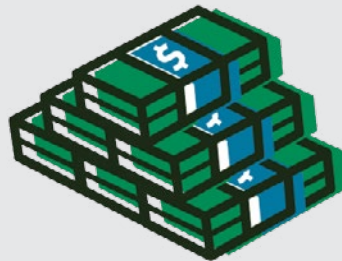
At a time when print shops routinely struggle and fail, Printing Palace has secured its place. “Revenues have stayed steady,” Moralez says. “But we’ve streamlined everything, so we’re a lot more efficient and profitable than we were. In an industry that peaked 10 years ago and has slowly been in decline, the fact that we can stay where we are and make it profitable is a strong indication of how well we’re doing.”

The pressure is real. “Now everybody is relying on us, and the weight falls on my shoulders,” Moralez says. “It’s more work than I’ve ever done in my life, but it’s been a good thing. I’m glad we did it.”

For those seeking business financing, Moralez has this advice: do your research and find an SBA Lender who wants to work with you. “Then, go for it,” he says. “If it’s something you want to do and you have the skill to do it, you just have to jump in with both feet.”

SBA-backed Loans

For small business owners and entrepreneurs who cannot get traditional forms of credit, an SBA-guaranteed loan can fill that need. The SBA guarantees loans made by lending institutions to small businesses that would not otherwise be able to obtain financing. If you are eligible and cannot obtain conventional financing with reasonable rates and terms, the SBA guarantee reduces a lender’s risk of loss in the event of a default on the loan. The guarantee is conditional on the lender following SBA program requirements. Just like with any other loan, you make your loan payments directly to your SBA Lender in accordance with your terms.



Lender Match

Visit your local SBA office for a lender referral, or use Lender Match, sba.gov/lendermatch. The SBA’s online tool connects entrepreneurs with SBA Lenders interested in making small business loans in your area.

Need Financing?

Visit your local SBA office or lender to learn about these funding options.



The 7(a) Loan, the SBA's Largest Financing Program

If you're unable to get conventional financing and you meet the eligibility requirements, you can use a 7(a) loan to buy real estate, equipment, or inventory for your small business. It may also be used for working capital, to refinance business debt or purchase a small business.

MAX LOAN AMOUNT: \$5 million

INTEREST RATE: generally prime + a reasonable rate capped at 2.75 percent

TERMS: loan term varies according to the purpose of the loan, generally up to 25 years for real estate, 10 years for other fixed assets and working capital

GUARANTEE: 50 to 90 percent

CAPLines

Meet your revolving capital needs with lines of credit. CAPLines can be used for contract financing, seasonal lines of credit, builders line of credit, or for general working capital lines.

SBA Express Loan

Featuring a simplified process, these loans are delivered by experienced lenders who are authorized to make the credit decision for the SBA. These can be term loans or revolving lines of credit.

MAX LOAN AMOUNT: \$350,000

INTEREST RATE: for loans less than \$50,000, prime + 6.5 percent; for loans of \$50,000 and greater, prime + 4.75 percent

TERMS: loan term varies according to the purpose of the loan, generally up to 25 years for real estate and 10 years for other fixed assets and working capital.

GUARANTEE: 50 percent

Community Advantage Program

Financing for women, veterans, low-income borrowers, and minority entrepreneurs just starting up or in business for a few years. Receive free business counseling as you work with a community-based financial institution.

INTEREST RATE: prime + 6 percent

TERMS: up to 25 years for real estate, 10 years for equipment and working capital

GUARANTEE: 75 to 90 percent

Microloan Program

Eligible businesses can startup and grow with working capital or funds for supplies, equipment, furniture and fixtures. Borrow from \$500 to \$50,000 and access free business counseling from microlenders.

INTEREST RATE: loans less than \$10,000, lender cost + 8.5 percent; loans \$10,000 and greater, lender cost + 7.75 percent

TERMS: lender negotiated, no early payoff penalty

504 Certified Development Company Loan Program

If you do not qualify for traditional financing, but would like to purchase/renovate real estate or buy heavy equipment for your business, ask about the 504 loan program. It provides competitive fixed-rate mortgage financing through a lender and a Certified Development Company.

MAX LOAN AMOUNT (up to 40 percent of the total project): up to \$5 million; \$5.5 million for manufacturing or energy public policy projects

INTEREST RATE: below market fixed rates for 10, 20 or 25 year terms

TERMS: 20 or 25 years for real estate or long term equipment, 10 years for general machinery and equipment

GUARANTEE: the lender provides a senior loan for 50 percent of the project cost (with no SBA guarantee); the CDC finances up to 40 percent in a junior lien position (supported by the SBA guarantee)

SPECIAL CONDITION: a minimum borrower contribution, or down payment, is required, amounts vary by project but are usually 10 percent

SBA Lenders

Our participating lenders serve all Louisiana unless otherwise noted.

ABBEVILLE

Gulf Coast Bank

221 S. State St.
(337) 893-7733

ALEXANDRIA

Red River Bank

1412 Centre Court Drive
(318) 561-4000

South Heritage Bank

5617 Coliseum Blvd.
(318) 442-2228

BATON ROUGE

American Gateway Bank

11307 Coursey Blvd.
(225) 368-2500

B&K Bank

7415 Corporate Blvd.
(225) 761-2529

Britton & Koontz First National Bank

8810 Bluebonnet Blvd.
(225) 761-2526

Business First Bank

8440 Jefferson Highway, suite 101
(225) 932-8916

Essential FCU

2370 Town Center Blvd.
(220) 337-2407

Investar Bank

7244 Perkins Road
(225) 448-5451

LiftFund

3233 S. Sherwood Forest Blvd.
(504) 410-6162

Neighbors FCU

(225) 819-2178

Pelican State CU

3232 S. Sherwood Forest Blvd.
(225) 408-6128

BELLE CHASSE

Mississippi River Bank

8435 Highway 23
(504) 392-1111

BOSSIER CITY

Barksdale Credit Union

2701 Village Lane
(318) 549-8017

Citizens National Bank

2711 E. Texas St.
(318) 747-6000

BOUTTE

First National Bank USA

13386 Highway 90
(985) 785-8411

COLUMBIA

Caldwell Bank & Trust Co.

(318) 649-2351

COTTONPORT

Cottonport Bank

106 Cottonport Ave.
(318) 985-2101

COUSHATTA

Bank of Coushatta

(318) 932-5776

COVINGTON

First Castle FCU

100 Cherokee Rose Lane
(985) 867-8867

CROWLEY

Bank of Commerce & Trust

(337) 783-2201

DERIDDER

City Savings Bank & Trust Co.

ERATH

Bank of Erath

105 W. Edwards St.
(337) 937-5816

FARMERVILLE

Marion State Bank

1024 Sterlington Highway
(318) 368-4571

FERRIDAY

Delta Bank

302 Louisiana Ave.
(318) 757-8601

GIBSLAND

Gibbsland Bank & Trust

1246 S. Third St.
(318) 243-4477

HAMMOND

First Guaranty Bank

400 E. Thomas St.
(985) 345-7685

Florida Parish Bank

1300 W. Morris Ave.
(985) 269-7049

HARAHAN

ASI Federal CU

5508 Citrus Blvd.
(504) 733-7274

HOUMA

Pedestal Bank

1300 W. Tunnel Blvd.
(504) 580-2265

South Louisiana Bank

1362 W. Tunnel Blvd.
(985) 851-3434

Synergy Bank

(985) 851-3341

LAKE CHARLES

Cameron State Bank

4440 Nelson Road
(337) 312-7000

First Federal Bank

1135 Lakeshore Drive
(337) 421-1194

First National Bank of Louisiana

551 W. Prien Lake Road
(337) 562-3320

JD Bank

(337) 439-3545

Lakeside Bank

4537 Nelson Road
(337) 474-3766

LAFAYETTE**Bank of Sunset & Trust**

900 Kaliste Saloom Road
(337) 234-5220

Iberia Bank

200 W. Congress St.
(337) 521-4886

HomeBank

503 Kaliste Saloom Road
(337) 572-1004

Iberia Bank

200 W. Congress St.
(337) 521-4886

Midsouth Bank

102 Versailles
(337) 237-8343

LAPLACE**Louisiana Federal CU**

805 Robin St.

LEESVILLE**Merchants & Farmers Bank**

501 S. Fifth St.
(337) 239-6504

MANSFIELD**Community Bank of Louisiana**

118 Jefferson St.
(318) 872-3831

MARKSVILLE**Union Bank**

305 N. Main St.
(318) 253-4531

METAIRIE**Chase Bank**

3420 Severn Ave.
(504) 456-7720

Jefferson Financial CU

7701 Airline Drive
(504) 348-2424

MONROE**Banco South**

1220 N. 18th St.
(318) 388-3990

Homeland Bank

2591 Tower Drive
(318) 570-6704

Origin Bank

1800 Hudson Lane
(318) 998-4600

Ouachita Independent Bank

909 N. 18th St.
(318) 338-3000

Richland State Bank

1816 Forsythe Ave.
(318) 699-8412

MONTGOMERY**Bank of Montgomery**

1000 Caddo
(318) 646-3386

MORGAN CITY**MC Bank**

1201 Brashear Ave.
(985) 384-2100

NATCHITOCHES**City Bank & Trust Co.**

(318) 352-4416

Sabine State Bank

780 Front St.
(318) 443-3090

NEW IBERIA**First National Bank of Jeanerette**

413 Jefferson Trace Blvd.
(337) 276-3692

NEW ORLEANS**Biz Capital BIDCO**

909 Poydras St., suite 2230
(504) 832-1993

Business Resource Capital

3801 Canal St., suite 320
(504) 524-6172

Fidelity Homestead Bank

201 St. Charles Ave.
(985) 871-4202

First Bank & Trust

909 Poydras St.
(985) 249-6761

Gulf Coast Bank & Trust

200 St. Charles Ave.
(504) 561-6100

Hope Credit Union

1726 O.C. Haley Blvd.
(504) 527-0688

Liberty Bank

6600 Plaza Drive, suite 600
(504) 240-5107

Regions Bank

1920 St. Charles Ave.
(504) 544-6017

Regional Loan Corp.

3810 Canal St., suite 320
(504) 524-6172

Whitney Bank

228 St. Charles Ave.
(504) 846-2577

NEW ROADS**Guaranty Bank & Trust Co.**

175 Hospital Road
(225) 638-5625

Peoples Bank & Trust of Pointe Coupee

805 Hospital Road
(225) 638-3713

OPELOUSAS**American Bank & Trust**

307 E. Landry St.
(337) 948-3056

PATTERSON**Patterson State Bank**

(985) 395-8140

PLAQUEMINE**Anthem Bank & Trust**

23910 Railroad Ave.
(225) 687-6337

Citizens Bank & Trust Co.

Iberville Bank
(225) 687-2091

Plaquemine Bank & Trust

24024 Eden St.
(225) 687-6388

RACELAND**Community Bank**

4626 Highway 1
(985) 537-5283

RAYNE**Bank of Commerce & Trust**

300 N. Adams Ave.
(337) 334-2875

Rayne State Bank & Trust

200 S. Adams Ave.
(337) 334-3297

RUSTON**Bank of Ruston**

505 N. Vienna St.
(318) 255-3733

Community Trust Bank

1511 N. Trenton St.
(318) 368-3111

SHREVEPORT

ANCA Federal CU

4361 Youree Drive
(318) 698-6000

Carter Federal Credit Union

6885 Bert Kouns
(318) 382-4425

Campus Federal CU

1555 E. 70thSt.
(318) 675-5395

SPRINGHILL

Carter Federal Credit Union

(318) 539-4655

Citizens Bank & Trust

106 S. Main St.
(318) 539-5656

ST. FRANCISVILLE

Bank of St. Francisville

5700 Commerce St.
(225) 635-6397

ST. MARTINVILLE

St. Martin Bank & Trust Co.

301 S. Main St.
(337)
394-7800

TALLULAH

Cross Keys Bank

(318) 574-3210

VACHERIE

First American Bank

2785 W. Highway 20
(504) 450-6702

VILLE PLATTE

The Evangeline Bank & Trust

497 W. Main St.
(337) 363-5541

VIVIANA

Citizens Bank & Trust Co.

120 W. Arkansas

WEST MONROE

Centric Federal Credit Union

1091 Thomas Road
(318) 340-9656

Ouachita Valley FCU

1420 Natchitoches St.
(318) 387-4592

WHITE CASTLE

Bank of Commerce

(225) 545-3656

WINNSBORO

Franklin State Bank

(318) 435-3711

YOUNGSRVILLE

Farmers State Bank & Trust Co.

412 Iberia St.
(337) 856-8611

OUT OF STATE LENDER

TruFund Financial Services

(504) 293-5550

Participating Certified Development Companies

JEDCO Development Corp.

700 Churchill Parkway
Avondale
(504) 875-3908
Fax (504) 875-3923

Louisiana Capital CDC Inc.

307 La Rue France
Lafayette
(337) 234-2977
Fax (337) 234-5535

New Orleans Regional Loan Corp.

3801 Canal St., suite 320
New Orleans
(504) 524-6172
Fax (504) 524-0002

Louisiana Business Loans Inc.

1810 Auburn Ave., suite 101
Monroe
(318) 323-0878
Fax (318) 323-9492

Community CDC

4603 S. Carrollton Ave.
New Orleans
(504) 267-1310
Fax (504) 208-3794

Community Advantage Lender

LiftFund

New Orleans Office
3330 N. Causeway Blvd., suite 446
Metairie
(888) 215-2373
Fax (504) 836-6894
Director of Business Support Delta Region
Lindsey Navarro (se habla espanol)
lnavarro@liftfund.com

Participating Microlenders

Newcorp Business Assistance Center

2924 St. Bernard Ave.
New Orleans
(504) 208-1700
info@newcorpinc.net
newcorpinc.net

LiftFund

New Orleans Office
3330 N. Causeway Blvd., suite 446
Metairie
(888) 215-2373
3233 S. Sherwood Forest Blvd.
Baton Rouge
(225) 247-2232
Director of Business Support Delta Region
Lindsey Navarro (se habla espanol)
lnavarro@liftfund.com

Small Business Investment Companies

Jefferson Capital Partners II LP

5 Sanctuary Blvd., suite 103
Mandeville,
(985)727-7232
Francis T. Cazayoux Jr.
pgiffin@jeffcap.com

LongueVue Capital Partners II LP

111 Veterans Blvd., suite 1020
Metairie
(504) 293-3610
Max Vorhoff
mvorhoff@lvcpartners.com



ONLY 10% DOWN.
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SOUND?

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Own for less than you rent with an SBA 504 loan.

With a long-term, fixed-rate SBA 504 loan from JEDCO, you can confidently own and grow your business for less. Not only does an SBA 504 loan keep more cash in your pockets; it can be used to refinance existing debt or modernize your commercial space or land asset, turning a seemingly unattainable dream into a fully-financed reality. Our team has been helping small businesses across Louisiana finance projects that would not be possible without an SBA 504 loan, and we are ready to help you, too. Sounds pretty great, right?

Call to get started! | Jennifer Lapeyrouse | 504-875-3924



JEDCO

Jefferson Parish Economic Development Commission

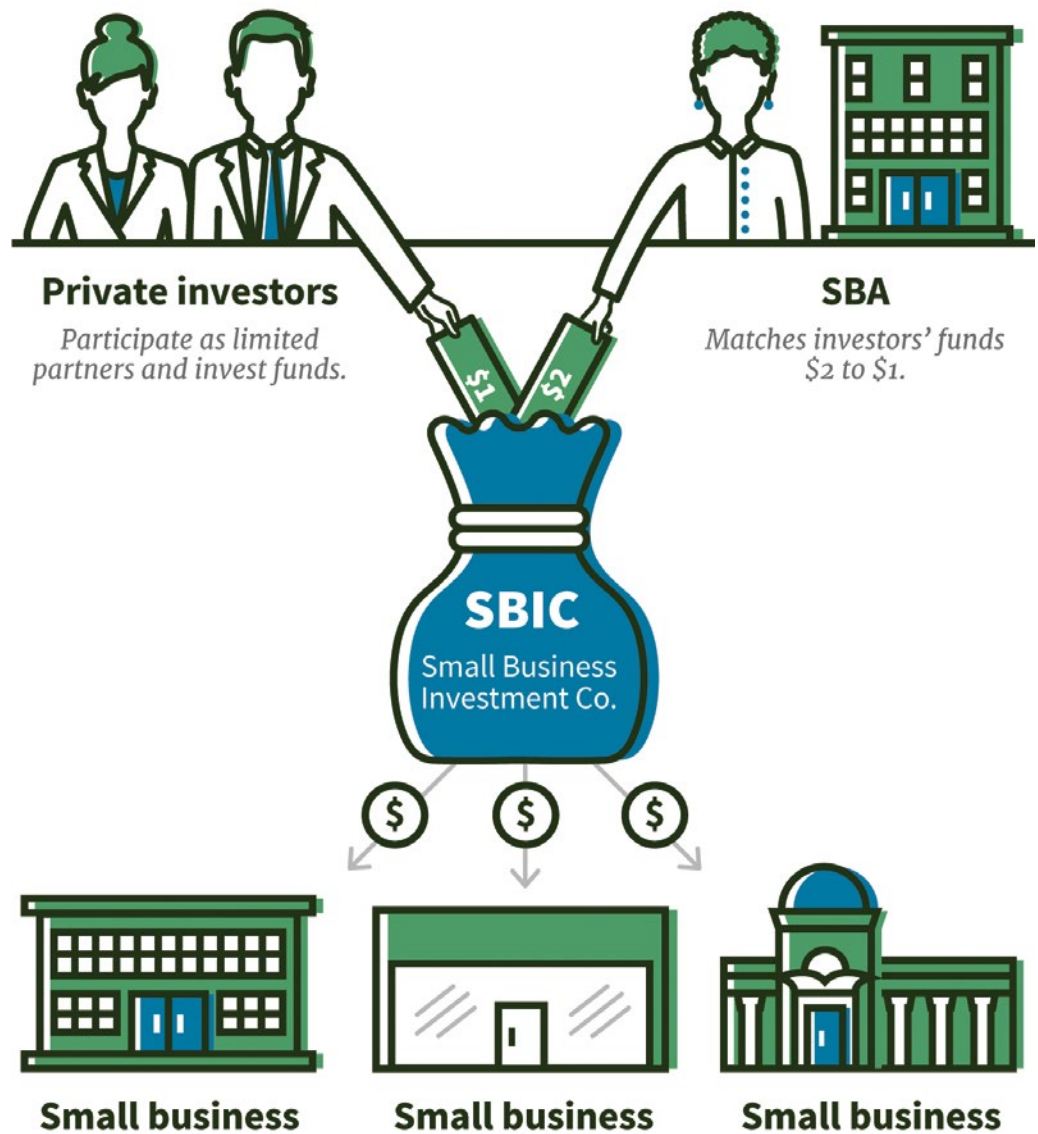
Investment Capital

Looking for investors? You might find leads in our Small Business Investment Company online directory.

If you own a U.S. small business, you could receive capital from a Small Business Investment Company that is regulated by the SBA. Investment companies with financing expertise in certain industry sectors receive SBA-guaranteed loans, which means the federal government is responsible in case of default. These investment companies use the SBA-guaranteed capital and private funds to invest in qualifying small businesses. Small businesses then receive a loan, equity (a share of ownership an investment company gets in a business), or a combination of both.

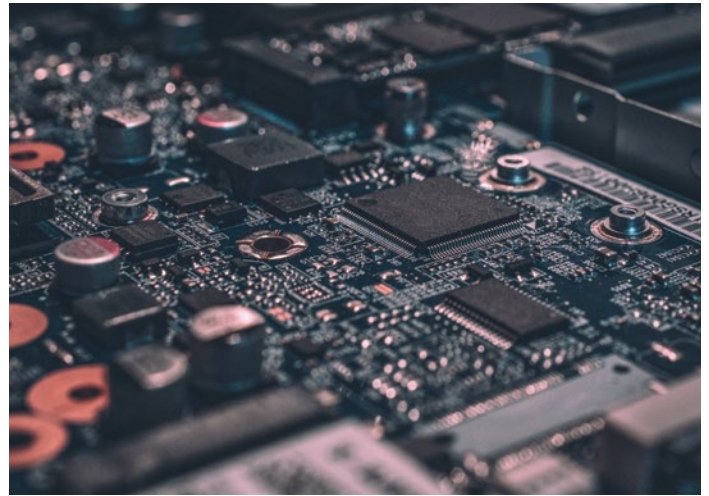
Mature, profitable businesses with sufficient cash flow to pay interest are more likely to receive an investment from an SBIC. Each one has its own investment profile in terms of targeted industry, geography, company maturity, the types and size of financing they provide.

Search the SBIC directory by visiting [sba.gov](https://www.sba.gov) and clicking on **Funding Program** and then **Investment Capital**.



R&D Opportunities for Next Gen Entrepreneurs

If you are engaged in high-risk research and development, your small business may be eligible to compete for funding to develop your tech and get it to market.



Do you work in one of these areas?

- » advanced materials
- » agTech
- » artificial intelligence
- » biomedical
- » cybersecurity
- » energy
- » first response
- » national security
- » space exploration

The Small Business Innovation Research and the Small Business Technology Transfer programs, also called America's Seed Fund, provide more than \$2.5 billion in early stage capital through more than 4,000 new awards annually.

How it works

Every year, 11 participating federal agencies announce topical areas that address their R&D needs. Eligible businesses submit proposals through a competitive process, and if successful, enter a three phase awards program.

- » Phase I, the proof-of-concept stage, typically lasts from 6-12 months, often providing \$100,000-\$225,000.
- » Phase II, the full R&D period, lasts about 24 months and typically provides \$600,000-\$1.5 million.
- » Phase III, the commercialization stage, where you seek public or private funds for your venture.

How else does your startup benefit? The funding agency does not take an equity position or ownership of your business. The federal government also has a protection period in which it does not disclose your reports and data.

Visit sbir.gov to find funding opportunities and helpful program tutorials, as well as past award winners, such as Qualcomm, iRobot, Illumina, and Symantec.

Participating agencies:

- » Department of Agriculture
- » Department of Commerce
- » National Institute of Standards and Technology
- » National Oceanic and Atmospheric Administration
- » Department of Defense
- » Department of Education
- » Department of Energy
- » Department of Health and Human Services
- » Department of Homeland Security
- » Department of Transportation
- » Environmental Protection Agency
- » NASA
- » National Science Foundation



After the Flood

A South Carolina fabric business rebounds bigger and better with the help of an SBA disaster loan.

WRITTEN BY CARLEE LAMMERS

After floodwaters devastated his family business, Michael Marsha visited the SBA and received something not many others could give him: security. Marsha is the owner and president of Forest Lake Drapery and Upholstery Fabric Center Inc. in Columbia, South Carolina. The fabric store started in 1964 as an offshoot of L.A. Marsha Textile Co., a closeout fabric store owned by his father and grandfather. Marsha took over the family business in 1990 and worked to grow it into something bigger. "I grew it slow," he

says. "I didn't borrow money. I just took the cashflow over the years and grew it into a big, big company. I didn't really have a banker at all. I didn't really need one."

When catastrophic flooding hit South Carolina in October 2015, water destroyed Marsha's entire fabric inventory and nearly destroyed the lower level of his store, wrecking structural havoc, tearing out sheetrock and destroying the carpeting. The damages came to about \$1.4 million. Crews spent hours cleaning after the floods receded. All that was left of Marsha's business was a shell.

He had to act fast. Marsha bought a space two doors down from his store. Marsha kept his inventory in the upper level of his original store and cut the fabric in his new space. Lenders made offers to help him rebuild, but Marsha wanted better terms. He was speaking to state officials about the flood when he met some SBA disaster assistance specialists.

Marsha recalled how he felt at the time: "I couldn't crawl back into business, I needed to sprint back into business."

He received a low-interest, fixed-rate SBA

“The SBA bent over backward to help me get back in business. I couldn’t have asked for a better situation. I really couldn’t.”

Michael Marsha
Owner/President
Forest Lake Drapery and Upholstery
Fabric Center

disaster loan for \$735,000, which Marsha used to rebuild the property, replace inventory, and install storm shields to protect the property from future floods.

Forest Lake Fabrics reopened a year later and saw back-to-back months of record sales. He rebuilt even stronger and was excelling. SBA assistance didn’t stop with construction. Marsha still regularly consults with his local SBA district office staff for help with online marketing. “Not only does SBA disaster assistance lend you money, but local staff help me find out ways to make money to make sure I’m in a profitable situation to pay them back,” he says. “It’s security.”

Now, three years after the flood, Marsha is doing so well, the SBA recently presented him with the Phoenix Award for Outstanding Small Business in Disaster Recovery. “The SBA bent over backward to help me get back in business,” Marsha says. “I couldn’t have asked for a better situation. I really couldn’t.”



Working Together

The SBA, the Federal Emergency Management Agency, and other organizations work together to provide assistance to those affected by a disaster. Once immediate safety and security needs are met, the SBA helps get you and your community back to where you were before the disaster. The SBA provides loans to businesses of all sizes, nonprofits, homeowners, and renters to cover rebuilding costs not covered by insurance or other forms of assistance.

Small businesses and nonprofits are also eligible to apply for economic injury losses, even if they suffered no physical damages. These direct loans come with low-interest rates and long terms. Property owners can also secure additional SBA funds to help protect their business or home against a disaster. Visit sba.gov/disaster.



COURTESY OF KATRINA KIDDER

“We Would Have Been Out of Business Twice”

SBA disaster assistance helps a Houston bakery recover after disaster.

WRITTEN BY CARLEE LAMMERS

Three Brothers Bakery is no stranger to difficult times. The business got its start in Chrzanow, Poland in the early 1800s as Morris Jucker's Bakery. Jucker's twin boys, Sigmund and Sol, started out in the business in 1932 when a baker's strike meant only family members could work the ovens—this started a lifetime of camaraderie and partnership between the brothers. They worked together through the outbreak of World War II and the invasion of Poland, enduring internment in a Nazi concentration camp when they were

19. After their liberation, Sigmund and Sol Jucker joined their younger brother, Max, and immigrated to America. Living in Houston, Texas, the three brothers returned to their family roots and established their bakery in 1949, near one of the city's bayous on Braeswood Boulevard. Today, the three locations of the kosher Eastern European bakery are owned by Sigmund's son Bobby Jucker and his wife, Janice.

The family has continued to weather storms. Hurricane Ike in 2008 brought 12 inches of rain, destroying the bakery roof. Hurricane Harvey in 2017 poured four and a half feet of water



into the building. Photos of the bakery's submerged parking lot went viral on social media.

After each disaster, the family had some money for recovery, but not nearly enough. There was so much to purchase, so much to repair. Each time, Three Brothers turned to the U.S. Small Business Administration's disaster assistance program for help.

The SBA was a saving grace for the Juckers, providing money and resources they wouldn't otherwise have access to. "If it weren't for the SBA, we would've been out of business—twice," Janice Jucker says. "There was no way we would have had the cash to recover."

Houston is recovering, but there's still work to be done. "People are buying sofas and socks," Janice Juckers says, "But they are not yet buying as many cakes and other baked goods." She remains optimistic for a full recovery. The Juckers are also leading an effort to craft legislation that would encourage consumers to shop in areas affected by a disaster—to help rebuild broken economies.

With help from their local SBA district office, the bakery is rebranding, working on a new website, and investing in new marketing strategies. "Everything the SBA does—everything they do—is good," she says.

Disaster Declarations

Who to contact after a disaster is declared by the President



Register with FEMA at

disasterassistance.gov, call **(800) 621-3362**,

TTY: **800-462-7585**, or visit a Disaster Recovery Center.

Locations can be found at **fema.gov/drc**.

Businesses are automatically referred to the SBA. Most homeowners and renters will be referred by FEMA to the SBA to apply for disaster loan assistance. You must complete the SBA application to be considered for assistance. If the agency cannot help you with a loan for all your needs, the SBA will, in most cases, refer you back to FEMA.

Express Bridge Loan Pilot Program

Businesses affected by a Presidential disaster declaration are eligible to receive expedited bridge loan financing through an SBA Express lender. The bridge loan funds may be used for disaster-related purposes while the business waits for long-term financing through the SBA's direct disaster loan program.

Loan Amount: \$25,000

Terms: up to 7 years

Guarantee: 50 percent

Who to contact after a disaster is declared by the SBA

Contact the SBA directly to apply for a disaster loan. Businesses of all sizes, nonprofits, homeowners and renters are eligible to apply:



- online at **disasterloan.sba.gov/ela/**
- visit a federal/state Disaster Recovery Center in your area
- call our customer service center at (800) 659-2955 (TTY: 800-877-8339) and ask for an application package to be mailed to you

FEMA grant assistance for homeowners or renters is not available under an SBA declaration.

Information needed to get started:

- address of damaged residence or business and contact info
- insurance information, including type of insurance, policy numbers, amount received
- household and/or business income
- routing and bank account numbers
- description of disaster-caused damage and losses

How an SBA Disaster Loan Works

The SBA provides loans to businesses of all sizes, nonprofits, homeowners and renters to cover rebuilding costs not covered by insurance or other forms of assistance.

Verification & Processing

An SBA loss verifier will estimate the total loss to your property damaged by the disaster. A loan officer determines your creditworthiness and eligibility after reviewing any insurance or other recovery funds. The SBA can approve and disburse a loan while your insurance recovery is pending. You will be advised in writing of all loan decisions.

- Terms may go up to 30 years. The SBA sets terms based on each borrower's ability to repay, no early payoff fees or penalties.
- Rates are low, based on the type of loan and if you have credit available elsewhere.

For Physical Damages

A business of any size and any nonprofit may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.

- A homeowner may borrow up to \$200,000 to repair/replace primary residence damage.
- A homeowner or renter may borrow up to \$40,000 to repair/replace damage to personal property, including vehicle losses.

For Economic Injury

The SBA also offers economic injury disaster loans for up to \$2 million to help meet working capital needs caused by a disaster.

- Who are eligible: small businesses, small agricultural cooperatives, small aquaculture businesses, and most nonprofits.
- Economic injury assistance is available regardless of whether the business suffered any property damage.

Closing & Funds Disbursement

Approval decision and disbursement of loan funds is dependent on receipt of your documentation.

Be sure to sign your closing documents. This can be done by mail or with an SBA representative at a closing center, if one is open in your area.

The SBA disburses loan funds as recovery work is completed, items are replaced, and/or as funds are needed. The SBA will typically make an initial disbursement of up to \$25,000, if all requirements are met, within five days of receiving your signed loan closing documents. Your case manager will schedule subsequent disbursements of the full loan amount. Your case manager will work with you to help you meet all loan conditions. Your loan may be adjusted after closing according to your changing circumstances, such as unexpected repair costs or additional insurance proceeds.

Keep in mind

An SBA disaster loan is a direct loan from the government. Other organizations may reduce or not award you a grant if you have received an SBA loan or other assistance. Be sure to check with other organizations to see how an SBA loan might affect your eligibility for their program.

In general, recovery expenses covered by insurance, FEMA or other forms of assistance may reduce the amount provided by your SBA disaster loan.

How to Prepare Your Business for an Emergency

The financial cost of rebuilding a business after a disaster can be overwhelming. However, with a business continuity plan in place, you will be able to rebound and reopen quickly. You'll be in a better position to contribute to the economic recovery of your community.

Establish a protocol to communicate with employees outside of the office to ensure they and their families are safe. Test the procedures regularly.

Keep your plan and all related documents in a digital format or in an accessible, protected, off-site location.

Review your insurance coverage

- Contact your insurance agent to find out if your coverage is right for your business; make sure you understand the policy limits and deductibles.
- Ask about business interruption insurance, which compensates you for lost income and covers operating expenses if your company has to temporarily shut down after a disaster.

Establish a solid supply chain

If your vendors and suppliers are local and the disaster is widespread, you will all be in the same situation—struggling to recover. Set yourself up to be able to get key supplies from companies outside your area, if possible.

- Create a contact list of important contractors and vendors you plan to use in an emergency.
- Make sure you know your suppliers' recovery plans.

Plan for an alternative location

- Do some research in advance of the disaster for several alternative places to relocate your company in case a disaster forces you to close your business for an extended time.

Contact a local real estate agent to get a list of available office space. You could make an agreement with a neighboring business to share office space. You could also make plans for employees to telecommute until your office reopens.



The Ready Business program, ready.gov/business, gives step-by-step guidance on how to prepare your business for a disaster. The series includes preparedness toolkits for earthquakes, hurricanes, inland flooding, power outages, and severe winds/tornadoes. Spanish materials are available.

Surety Bonds

Surety bonds help small businesses win construction, supply, and service contracts.

Surety bonds help small businesses win construction, supply and service contracts by providing the customer with a guarantee the work will be completed. Many contracts require surety bonds, which are offered by surety companies. The SBA guarantee provides an incentive for surety companies to work with small businesses that would normally not be able to obtain the bond. Eligible small businesses can receive the bonding assistance necessary to compete for contracting and subcontracting jobs using the **Surety Bond Guarantee Program**. This program is aimed at small businesses that lack the financial resources or performance track record necessary to secure bonding through regular commercial channels.

Small businesses that often come to the SBA for surety bonds:

- **Startups and firms** in business less than three years
- **Businesses with credit issues** or internally prepared financial statements
- **Subcontract trades** with a desire to establish their own bonding as a prime contractor
- **Those wishing to increase** their current bonding limits

1



Surety bonds are requested

Some contracts require that the business doing the work be properly bonded.

2



Surety partners with business

Authorized surety companies provide surety bonds to businesses that meet their qualifications.

3



The SBA guarantees

The SBA guarantees surety bonds for private surety companies, so more small businesses can qualify.

4



Small businesses benefit

Small businesses get SBA-guaranteed surety bonds so they can get to work.

For Public and Private Prime Contracts and all Subcontracts

The SBA guarantees: bid, payment, performance, and ancillary bonds issued by surety companies

Cost of contract: up to \$6.5 million

SBA reimburses surety companies in case of default
90 percent of losses sustained for veteran and service-disabled veteran, minority, 8(a), and HUBZone-certified small businesses; all projects up to \$100,000
80 percent for all other small businesses.

For Federal Contracts

The SBA guarantees: bid, payment, performance, and ancillary bonds issued by surety companies—if a guarantee would be in the best interest of the government

Cost of contract: up to \$10 million

SBA reimburses surety companies in case of default
90 percent of losses sustained for veteran and service-disabled veteran, minority, 8(a), and HUBZone-certified small businesses; all projects up to \$100,000
80 percent for all other small businesses.

SBA's QuickApp Program

Typically, small businesses provide financial statements and other documentation when applying for surety bond guarantees. This process is streamlined under the **SBA's QuickApp program**, which is for contracts below \$400,000. The streamlined application reduces the normal paperwork to a simple two-page application, and the small business does not need to file any financials with the SBA.

The SBA partners with 35 surety companies and hundreds of bonding agents. Online applications submitted through SBA authorized agents are approved in less than two days for regular applications and within hours for QuickApps. Find authorized agents at sba.gov/osg.



Questions?

Do you want to discuss the advantages of the SBA's Surety Bond Guarantee Program or need to locate an SBA authorized agent? Contact a bonding specialist:

Tamara E. Murray
Denver, CO
(303) 927-3479

Kevin Valdes
Seattle, WA
(206) 553-7277

Jennifer C. Bledsoe
Washington, DC
(202) 205-6153

Assistance with Exporting

Businesses that export are less dependent on any one market. Exporting also broadens the market and stabilizes sales for those who make seasonal products.

Small businesses can enter and excel in the international marketplace using State Trade Expansion Program grants and training. Visit sba.gov/internationaltrade to find out if your state is participating. You can:

- learn how to export
- participate in foreign trade missions and trade shows
- obtain services to support foreign market entry
- translate websites to attract foreign buyers
- design international marketing products or campaigns

Financing for International Growth

The International Trade Loan can position you to enter or expand into international markets. It can also help you better compete if your business has been adversely affected by unfair trade practices.

Max loan amount: \$5 million

Interest rate: generally prime + a reasonable rate capped at 2.75 percent

Terms: up to 25 years for real estate, up to 10 years for equipment

Guarantee: up to 90 percent

Ask your SBA Lender about the **Export Express Loan** for enhancing your export development.

Max loan amount: \$500,000

Interest rate: typically not to exceed prime + 6.5 percent

Terms: up to 25 years for real estate, up to 10 years for equipment, up to seven years for lines of credit

Guarantee: up to 90 percent

Exporters looking to meet their short-term capital needs can use the **Export Working Capital Program**. Use this loan to purchase inventory to make the products you export or to finance receivables. You can apply for lines of credit prior to finalizing an export sale or contract.

Max loan amount: \$5 million

Interest rate: negotiated between lender and business, fixed or variable rate

Terms: typically one year, cannot exceed three years

Guarantee: up to 90 percent

Benefits of Exporting

Nearly 96 percent of consumers live outside the U.S., and two-thirds of the world's purchasing power is in foreign countries. If you're a small business owner, here's how to work with the SBA for your trade needs.

STEP 1 GET COUNSELING



STEP 2 FIND BUYERS



STEP 3 GET FUNDING



Expert Advice on Exporting

If you need assistance with international trade regulations, the SBA can be your advocate in foreign markets. Call toll free (855) 722-4877 or email your contact information and trade issue to international@sba.gov.

Find an SBA professional in one of the 21 U.S. Export Assistance Centers, sba.gov/tools/local-assistance/eac, located in most major metro areas. The centers are also staffed by the U.S. Department of Commerce and, in some locations, the Export-Import Bank of the United States and other public and private organizations. Also, visit your local Small Business Development Center (see page 8) for exporting assistance from professional business counselors.

CONTRACTING

Doing Business with the Government



COURTESY OF EVANS CAPACITOR CO.

Staying Power

Evans Capacitor Co. of Rhode Island was chosen as the SBA's 2018 National Small Business Subcontractor of the Year for its customer care.

WRITTEN BY JESS WALKER

Powering some of America's greatest defense and aerospace technologies is a small product from a small business located in the smallest state. Evans Capacitor Co. of Rhode Island is a leading manufacturer of high energy density capacitors, battery-like components that can release stored electrical energy quickly—crucial in applications such as laser or radar systems.

“The best and most rewarding feeling is when we have visitors to our plant, be they customers, politicians, or even from the SBA, who look around and are truly astonished by what we do right here in East Providence,” says Charles Dewey, cofounder and CEO of Evans Capacitor. “They are always smiling and surprised when they see our great employees actually building these devices by hand.”

In 1996, Dewey and his cousin and cofounder Dave Evans spun Evans Capacitor out of an old family business. Dewey handled the business model and finances, and Evans spearheaded engineering and development. Evans's hybrid capacitor invention, which combined electrolytic with electrochemical technology, had come to him in a dream. He made that dream into a reality, but the market for it was not immediately robust. A licensing deal with medical device producer Wilson Greatbatch Technologies incorporated the invention into capacitors for implantable defibrillators, jump-starting the young company.

Evans Capacitor has been a subcontractor since its beginning, with most products sold commercially to defense contractors. Its client base now extends into commercial aviation and the oil and gas industry. “Dave Evans and I decided early on that we would work on what we knew,” says Dewey. “He invented a lot of stuff, but only some things were business-viable. We stuck to what worked and built a niche.”

Evans Capacitor prides itself on its responsiveness to customers. When a client once needed a smaller product, the company repackaged its round capacitor into a square, which provided more energy using the same footprint. Another client's comments about overheating resulted in a capacitor that reduced resistance by half, effectively doubling the power while decreasing the need for cooling. “Listening to our customers is critical so we know which direction to focus our efforts,” says Colin McClennan, vice president and general manager. It's a practice that pays off in relationships and recognition: Longtime customer Lockheed Martin



COURTESY OF EVANS CAPACITOR CO.



COURTESY OF EVANS CAPACITOR CO.

Evans Capacitor built its business by being a subcontractor that sells its products to defense contractors. The company is expanding into commercial aviation and the oil and gas industry.

nominated Evans Capacitor for the 2018 National Small Business Subcontractor of the Year, which the company went on to win.

The State Trade Expansion Program, administered by the SBA's Office of International Trade, has helped Evans Capacitor smooth the peaks and valleys of production through expansion of its customer base. A national export initiative, the STEP grant awards matching funds to states and territory governments to help small businesses enter and thrive in international markets.

For the past two years, Evans Capacitor has used Rhode Island STEP funding to send representatives to global exhibits, create trade show materials, and revamp its website for international audiences. The company has been represented as far away as India, Spain, and the United Kingdom. "We've done programs with [STEP assistance] we likely wouldn't have done otherwise," says McClennan. "I expect we'll continue using it."

Running a small business can be hard, but the close-knit environment makes it worthwhile. When McClennan joined the company in 2000, he thought he'd live in Rhode Island for a year or so before moving back to Ohio. Eighteen years later, he still finds every day at the 47-employee plant engaging and ever-changing. "You're able to have such an impact in a small business," he says, "as opposed to working in a large corporation where the impact of your efforts might be much more diluted."

Dewey is happy for other entrepreneurs to learn from Evans Capacitor's experience. "We hope the SBA uses us as a model, especially to other small businesses looking to get into subcontracting and defense work," he says. "It is a daunting undertaking for a commercial company, but it's been our lives since day one, so maybe we can help." For other small businesses, no matter the industry, Dewey recommends they hone in on their niches. "Don't stray, stay focused, and be the best you can be. As Dave says, 'You have to play the hand you're dealt.' But you can learn to play it well."

How to do business with the government

- 1** Identify your product or service number at **naics.com**.
- 2** Search the FedBizOpps database (**fbo.gov**) or **web.sba.gov/subnet** to see if any federal agencies are looking for your product or service.
- 3** Attend an SBA district office workshop on contracting. Visit **sba.gov/localassistance** to find your local office.
- 4** Talk to a local Small Business Development Center counselor (see page 8) or visit a Procurement Technical Assistance Program adviser. Find your closest center at **aptac-us.org**.
- 5** Obtain a free DUNS number at **fedgov.dnb.com/webform**.
- 6** Register with the System for Award Management (**sam.gov**) to start doing business with the government.
- 7** See if you're eligible for a contracting program and start the certification process. All required documents must be uploaded to **certify.sba.gov** before submitting an offer on a contract set aside for a specific program.

SBA Certification Programs

Your business could earn profit and gain valuable work experience by providing goods or services to the government.



COURTESY OF THE SUNDANCE CONSULTING

◀ HOW THE SBA HELPED ME SUCCEED

September Myres knew that becoming a government contractor would empower herself and other native peoples, while also growing her small business to the next level. She sought business development assistance from the SBA, qualifying for the SBA 8(a) Business Development Program, which helps small disadvantaged businesses compete in the federal marketplace. This program helped September strategically grow her company to become a competitive force in the environmental services industry. Sundance Consulting of Pocatello, ID has won contracts from the Army Corps of Engineers and the U.S. Forest Service. She has continually secured Department of Defense contracts to improve Native American lands adversely affected by past department activities. September often assists Native American tribes and Alaska Native villages with developing projects and community plans.

American Indians, Alaska Natives, and native Hawaiians seeking entrepreneurial development training can start, grow, and expand their business with the help of the SBA, [sba.gov/naa](https://www.sba.gov/naa). The Office of Native American Affairs also consults with tribal governments prior to finalizing SBA policies affecting tribes.

Socially disadvantaged: those subjected to racial or ethnic prejudice or cultural bias without regard to their individual qualities because of their identity as members of certain groups. The following groups often fit this status: Black Americans, Native Americans, Alaska Natives, Native Hawaiians, Hispanic Americans, Asian Pacific Americans, and Subcontinent Asian Americans. A person who is not a member of one of these groups must establish that it is more likely than not that he or she has suffered social disadvantage.

Economically disadvantaged: those whose ability to compete in the marketplace has been impaired because they have not had as much capital and credit opportunities compared to others in the same or similar line of business.

The benefits of the 8(a) program:

- » You are assigned an SBA professional to help coordinate business development assistance.
- » You could be awarded an 8(a) sole-source contract up to \$4 million for goods and services, \$7 million for manufacturing, exceptions apply.

8(a) small business that can provide the needed services. This is an accelerated process saving time for both you and the government agency or office.

All Small Mentor-Protege Program

Looking for an opportunity to partner with a more experienced firm for mentorship? That effort can be rewarded in the All Small Mentor-Protege Program, [sba.gov/allsmallmpp](https://www.sba.gov/allsmallmpp). At the same time you're gaining invaluable direction and experience, you and your mentor can compete for government contracts, further growing your business. To qualify for this program:

- » Proteges must have a mentor prior to applying for the program. Visit your local SBA office for guidance. Ask about the SBA's Resource Partners and the Procurement Technical Assistance Program for help in connecting you with a mentor business.

Contracting certification programs are designed to help you better compete for and win federal contracts set aside for small businesses. Visit [sba.gov/contracting](https://www.sba.gov/contracting) to learn more about set-asides and whether one or more of these government certification programs is right for your business. To see if you are eligible and then certify as a woman-owned, HUBZone, 8(a), or All Small business, visit [certify.sba.gov](https://www.certify.sba.gov).

8(a) Business Development Program

If you're an entrepreneur who is socially or economically disadvantaged, you may be eligible to receive business training and government contracting assistance through the 8(a) Business Development Program, [sba.gov/8a](https://www.sba.gov/8a). It includes free business development

education, training workshops, and match-making opportunities with federal buyers. Firms owned by Alaska Native Corporations, Indian tribes, Native Hawaiian organizations, and Community Development Corporations are also eligible for 8(a) business development assistance.

To be eligible for the 8(a) program, your small business must:

- » be owned and controlled by U.S. citizens who are socially and/or economically disadvantaged
- » demonstrate at least a two-year track record and have potential for continued success
- » have a net worth and adjusted gross income of less than \$250,000 and assets under \$4 million

- » You must be certified as a small business within your NAICS industry classification (naics.com).
- » Mentors and proteges must be organized for profit or as an agricultural cooperative.
- » Mentors cannot own more than 40% equity in the protege's business.
- » An SBA determination of affiliation must not exist between the mentor and the protege. All Small-approved partnerships receive an exclusion of affiliation for contracting purposes.

HUBZone

Businesses located in Historically Underutilized Business Zones, sba.gov/hubzone, can gain special access to federal contracts. To qualify for the certification, your small business must:

- » be owned and controlled by U.S. citizens, a Community Development Corporation, an agricultural cooperative, Indian tribal government, Alaska Native Corporation, or a Native Hawaiian organization
- » have a principal office located in a HUBZone, which includes Indian reservations and military facilities closed by the Base Realignment and Closure Act. Enter your address in our interactive map, maps.certify.sba.gov/hubzone/map, to see if you qualify.
- » have at least 35% of your employees living in a HUBZone



Service-Disabled Veterans

If you're a service-disabled veteran looking to enter the federal marketplace, you may be eligible for this small business certification. To determine your eligibility, contact a veterans business development officer at your local SBA office, or the SBA's Office of Veterans Business Development, sba.gov/ovbd. After you have set up to do business with the government in sam.gov, update your status as a service-disabled veteran business. Keep in mind, the SBA does not officially certify this designation, so when a contract awarded based on this eligibility is protested, the SBA will determine if your business meets the eligibility status, ownership, and control requirements.

Women-Owned Small Business Certification

If you're a woman proprietor looking to sell to the federal government, you may be eligible for the Women-Owned Small Business certification, sba.gov/wosb.

Here's how to get certified:

1. Make sure you're eligible

- Your business must be at least 51 percent owned and controlled by one or more women who are U.S. citizens. The ownership must be direct and unconditional.
- A woman must hold the highest officer position and have managerial experience required to run the business.
- One or more women must manage the daily business operations on a full-time basis and conduct long-term decision making and planning.

To qualify as an economically disadvantaged woman-owned small business, your company must meet these criteria and the business owner and/or manager must meet certain income and asset requirements.

2. Register

- Register with the System for Award Management (sam.gov) to start doing business with the government.

3. Certify

Self-certify as a woman-owned small business or an economically disadvantaged woman-owned small business for free, or obtain certification from one of the SBA's approved third-party certifiers (which costs a fee):

- El Paso Hispanic Chamber of Commerce
- National Women Business Owners Corporation
- U.S. Women's Chamber of Commerce
- Women's Business Enterprise National Council

All required documents must be uploaded to certify.sba.gov prior to submitting an offer on a contract set aside for the program.

4. Update your status

- Update your status as a woman-owned small business in sam.gov.

5. Search the database

- Search the FedBizOpps database (fbo.gov) for your new business opportunity.



An O'Fallon Casting Inc. employee at work in O'Fallon, MO. Owner Vince Gimeno grew his business thanks to expert SBA business counseling.

By the Numbers

The U.S. government is the largest single purchaser of goods and services in the world. Every year it awards more than

\$500 billion

in contracts.

Of those prime contracts, the federal government must set aside 23 percent for small businesses.

This includes:

- 5 percent for small disadvantaged businesses
- 5 percent for women-owned small businesses
- 3 percent for HUBZone-certified small businesses
- 3 percent for service-disabled veteran-owned small businesses



Procurement Technical Assistance Centers

Businesses that want to sell products or services to federal, state, or local governments receive one-on-one counseling and training at Procurement Technical Assistance Centers, free or low cost, la-ptac.org.

How can a procurement assistance center help you?

- » A center adviser can help you determine if your business is ready for government contracting.
- » An adviser can help you register in the System for Award Management (sam.gov).
- » Your adviser will help you see if you are eligible for any small business certifications and programs.

Federal contracting can be complex, but you don't have to do it alone. Visit sba.gov/localassistance to find your local SBA office or an SBA Resource Partner near you (see page 8).

LA PTAC State Administrative Office

Program Manager
Sherrie Mullins
536 Cajundome Blvd., suite 232
Lafayette
(337) 482-6422 or (800) 206-3545
la-ptac@louisiana.edu

LA PTAC Central

Serving Acadia, Avoyelles, Caldwell, Catahoula, Concordia, East Carroll, Evangeline, Franklin, Grant, Iberia, Jackson, Lafayette, LaSalle, Madison, Morehouse, Ouachita, Rapides, Richland, St. Landry, St. Martin, Tensas, Union, Vermillion, Vernon, West Carroll, and Winn parishes
Jane Kulick
(337) 482-6265
jbk3563@louisiana.edu

LA PTAC New Orleans

Serving Assumption, Jefferson, Lafourche, Orleans, Plaquemines, St. Bernard, St. Charles, St. James, St. Mary, and Terrebonne parishes
Eileen Lodge
(337) 482-6422
erl5735@louisiana.edu

LA PTAC Southeast

Serving Ascension, East Baton Rouge, East Feliciana, Iberville, Livingston, Pointe Coupee, St. Helena, St. John the Baptist, St. Tammany, Tangipahoa, Washington, West Baton Rouge, and West Feliciana parishes
Cindy Carrier
(225) 664-2600
cindycarrier@me.com

LA PTAC Southwest

Serving Allen, Beauregard, Calcasieu, Cameron, and Jefferson Davis parishes
Roy Paul
4310 Ryan St., room 320
Lake Charles
(337) 433-3632
rpaul@allianceswla.org

LA PTAC Northwest

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Social Media and Events Coordinator
Fefe Daniels
(318) 677-2529
fefe@shreveportchamber.org

Progressive Casualty Ins. Co. & Affiliates. Business and Workers' Compensation coverage provided and serviced by affiliated and third party insurers.



Small business is no small task.

So Progressive offers commercial auto and business insurance that makes protecting yours no big deal.

Local Agent | ProgressiveCommercial.com

PROGRESSIVE
COMMERCIAL

Louisiana,



Let us be your opportunity partner!

A photograph of a woman with dark hair in braids, wearing a black lace top and a colorful patterned skirt, pointing at a laptop screen. A man with a beard and glasses, wearing a blue shirt, is looking at the screen with his hand on his chin. The background is a blurred office setting with other people and desks.

TruFund is an opportunity partner for small businesses and the MWDBE community. Let us be your partner to meet your financing needs with our Federal, State and City loan programs, and help grow your business through our training and development programs.

To register for a program or APPLY for a loan contact TruFund today.

PROGRAMS

RENEW: Disaster Recovery and Resiliency Program
TruImpact Week
Business Financial Empowerment
Financial Scalability
Women in Business: An EmpowHERment Program
TruAccess Contractor Program

LOUISIANA

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